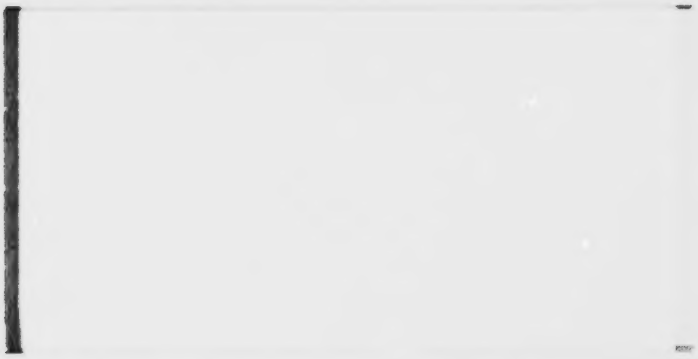

THE SOCIAL PLANNING and RESEARCH COUNCIL of Hamilton and District

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A COMPARISON OF PROVINCIAL AND TERRITORIAL INCOME SECURITY PROGRAMMES FOR DISABLED PERSONS WITH ONTARIO'S GAINS-D PROGRAMME

(Guaranteed Annual Income System for the Disabled)

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July, 1986

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OF HAMILTON AND DISTRICT, 1986

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ADDENDUM

1) CASELOAD LEVELS

Figures presented include only those persons classified by the Ontario Ministry of Community and Social Services as blind or disabled. (see page 4 for definition). Caseload totals do not include permanently unemployable (P.U.E.) clients nor unattached female social assistance recipients over 60 years of age both of whom receive the same amount of financial assistance.

2) 1985 SOCIAL PLANNING AND RESEARCH COUNCIL

Adequate Budget Level is 10,460.

3) CORRECTED NOVA SCOTIA INCOME LEVELS

Family Size	Monthly Allowance	Shelter Subsidy	Supplemental Benefits	Monthly Total	Annual Total
1	$ 154.00	$243.00	$ 0.00	$397.00	$4,764.00
2	293.00	306.00	0.00	599.00	7,188.00
3	297.00	371.00	123.70	791.70	9,500.00
4	395.00	371.00	123.70	889.70	10,676.40

4) CORRECTED NEW BRUNSWICK LEVELS

Family Size	Monthly Allowance	Shelter Subsidy	Supplemental Benefits	Monthly Total	Annual Total
1	$ 405.00	$101.00	$ 0.00	$506.00	$ 6,072.00
2	609.00	152.00	0.00	761.00	9,132.00
3	640.00	152.00	123.70	915.70	10,998.40
4	671.00	152.00	123.70	946.70	11,360.40

5) PROVINCIAL RANKINGS

Rank		Family Size				Average
		1	2	3	4	
1	Alberta	1	1	1	1	1.00
2	Newfoundland	2	2	2	3	2.25
3	British Columbia	3	3	3	5	3.50
4	Saskatchewan	5	7	4	2	4.50
5	Ontario	4	4	6	6	5.00
6	Yukon	7	5	5	4	5.25
7	New Brunswick	6	6	9	10	7.75
8	Prince Edward Island	8	9	7	9	8.25
9	Manitoba	10	10	8	7	8.75
10	Quebec	9	8	11	11	9.75
11	Northwest Territories	11	11	10	8	10.00
12	Nova Scotia	12	12	12	12	12.00

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EXECUTIVE SUMMARY

Each Canadian province and territory has a very distinct social assistance programme for its disabled residents unable to work. However, Alberta is the lone province to provide an income above the Statistics Canada Low Income Cut-Off Point. The remaining provinces provide average incomes from ten to forty percent below the Statistics Canada low income cut-off point and twenty-five to fifty percent below Hamilton-Wentworth's adequate budget level. No uniformity exists in provincial shelter subsidy schemes nor with non-monetary benefits. The type and value of supplementary monetary benefits varies from province to province and by family size.

National caseload levels increased, in general, through the 1980's. The number of disabled persons in receipt of benefits varies from approximately two hundred in Yukon to over 70,000 in Quebec. Ontario has not seen growth, but rather a decline in its caseload since 1977. The Regional Municipality of Hamilton-Wentworth currently accounts for six percent of all disabled social allowance recipients in Ontario.

In comparing Ontario with the remainder of the country, Ontario has the second highest caseload but ranks twelfth in the ratio of total disabled persons to disabled persons in receipt of benefits. Ontario ranks seventh overall in benefits provided. Depending upon family size, a family with a disabled member dependent upon the Guaranteed Annual Income System for the Disabled (GAINS-D) programme would live from thirteen to thirty-six percent below Canada's most conservative estimate of poverty and thirty-two to forty-five percent below Regional adequate budget guidelines.

Thus, to overcome this basic problem of providing disabled persons and their families with adequate incomes while also beginning to provide some consistency between provincial programmes, it is recommended that:

SUMMARY OF RECOMMENDATIONS

1. THE FEDERAL GOVERNMENT IN CONJUNCTION WITH THE PROVINCES ESTABLISH A NATIONAL DISABILITY ALLOWANCE WITH BENEFIT LEVELS BASED UPON INDIVIDUAL REGIONAL ADEQUATE BUDGET GUIDELINES AND TIED TO THE CONSUMER PRICE INDEX. THIS BENEFIT WOULD BE PAYABLE TO ALL DISABLED PERSONS REGARDLESS OF THE NATURE OR CAUSE OF THEIR DISABILITY. INDIVIDUAL PROVINCES AND TERRITORIES WOULD BE GIVEN DISCRETIONARY POWER TO PROVIDE THEIR DISABLED RESIDENTS WITH ALLOWANCES ABOVE THIS MINIMUM NATIONAL STANDARD.

and in the interim, it is further recommended that:

2. IN THE FORTHCOMING REVIEW OF ONTARIO'S SOCIAL ASSISTANCE PROGRAMMES, THE PROVINCIAL GOVERNMENT INCREASE GAINS-D ALLOWANCES WITH BENEFIT LEVELS BASED UPON URBAN/RURAL ADEQUATE BUDGET GUIDELINES. ALL DISABLED ONTARIANS REGARDLESS OF THE NATURE OR CAUSE OF THEIR DISABILITY SHOULD BE ELIGIBLE FOR GAINS-D.

ACKNOWLEDGEMENTS

To the original members of the Working Group on Income Adequacy for the Disabled for first focusing attention on this issue in 1981:

Betty Tauton

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INTRODUCTION

The International Year of the Disabled was celebrated in 1981 with world attention focusing upon disabled individuals and their special needs. At that time, income adequacy was re-confirmed as a cornerstone upon which to begin building a system that would allow all disabled persons to enjoy lives of dignity.

In Hamilton-Wentworth, a small group of consumers and concerned professionals began to meet around this issue during the International Year of the Disabled. Their goal was to lobby for improved social assistance for disabled persons in Ontario. One product of their efforts was a document entitled "Income Adequacy For The Disabled". This report, revised in 1984, reported that:

> "The disabled receiving GAINS-D (in Ontario) not only live in poverty but over the period spanning the 1970's and into the 1980's have actually seen their economic position deteriorate."/1

That report documented the relegation to lives of poverty for those disabled dependent upon government assistance in Hamilton-Wentworth and Ontario. This report goes one step further. Following is an examination of each province's /2 income security system for disabled persons unable to find employment. Past Ontario legislation and policies affecting the disabled are also briefly discussed. The report concludes by taking four hypothetical families from Hamilton-Wentworth, each with at least one disabled member, and providing them with the benefits paid by each province. This provides a direct, though theoretical, comparison of the Canadian social welfare net as it protects the disabled across the country.

/1 The Working Group on Income Adequacy for the Disabled, Income Maintenance for the Disabled (1984) pg. 1.

/2 The term province will also apply to Northwest Territories and Yukon throughout the report unless otherwise stated.

PAST ONTARIO LEGISLATION AND POLICY

The Constitution Act of 1867 gave each province authority to design, administer and deliver its own social assistance programmes. That decision has led to the development, over 119 years, of twelve distinct and separate methods of providing social benefits to the disabled across Canada.

In 1937, Ontario introduced its first income maintenance programme aimed at a sub-group of disabled persons. That year an allowance for indigent blind individuals over 40 was instituted and tied to the federal government's Old Age Pension programme. Fifteen years later, in 1952, both the Blind Persons Allowance Act and Disabled Persons Allowance Act became legislation. The former provided a $40.00/month allowance to any blind person 21 years of age or older. The Disabled Persons Allowance Act, also providing a $40.00/month allowance, was targeted for persons totally and permanently disabled between the ages of 18 and 65 who were not institutionalized but were deemed to be in financial need. Seventy-five percent of funding for both programmes was provided by the federal government./3

Ontario was the first province to establish a separate disabled persons allowance but other provinces soon followed the lead. In 1952, Ontario's two programmes served 5,554 persons and by 1960 the caseload had jumped 140% to 13,307. In the interim, the cost sharing formula between the federal government and province of Ontario was changed from 75:25 to 50:50. A drop in the eligibility age for the Blind Persons Allowance Act to 18 also occurred in 1955. This brought the act's age eligibility criterion in line with the Disabled Persons Allowance Act's./4

/3, /4 Ontario Ministry of Community and Social Services, Decades of Service: A History of the Ministry of Community and Social Services, 1930-1980 (1984), p.77.

The Canada Assistance Plan (C.A.P.), enacted in 1966, was a historic decision enabling:

> "the federal government to enter into agreements with the provinces and territories to share in the costs incurred by provinces and municipalities in providing social assistance and social services. The federal government shares 50% of the costs incurred by provinces and municipalities in providing social assistance to persons in need and welfare services to persons in need or likely to be in need."/5

To align provincial policies with the new federal financing, Ontario introduced "An Act to Provide Benefits to Persons and Families in Need" on July 8, 1966. Among numerous statutes incorporated by the new act were both the Disabled Persons Act and the Blind Persons Allowances Act. The following portion of the legislation pertained to the disabled:

> 7-(1) An allowance shall and other benefits may be provided in accordance with the regulations to any person in need who is resident in Ontario as determined by the regulations and,
>
> (c) who has attained the age of eighteen years and is blind or otherwise disabled as defined by the regulations and is not in receipt of a pension under the Old Age Security Act (Canada);

/5 Health and Welfare Canada, Annual Report 1982-83 Canada Assistance Plan, (March 1983), p.1.

The definition of disabled has been revised several times since 1966. The current criterion states:

1. (3) For the purposes of the Act and this Regulation,

(a) "blind person" means a person with visual acuity in both eyes which with proper refractive lenses is 20/200 (6/60) or less with Snellen chart or equivalent, or a person having the greatest diameter of the field of vision in both eyes of less than twenty degrees, where the diameter of the field of vision is determined by the use of,

(i) a tangent screen at a distance of one metre using a ten millimetre white test object, or

(ii) a perimeter at a distance of one-third of a metre using a three millimetre white test object;

(b) "disabled person" means a person who has a major physical or mental impairment that is likely to continue for a prolonged period of time and who, as a result thereof, is severely limited in activities pertaining to normal living, as verified by objective medical findings accepted by the medical advisory board;

The concept of a separate income maintenance programme established exclusively for disabled persons and providing a greater level of income than non-disabled individuals receive was introduced in Ontario in July 1974. The enactment of the Guaranteed Annual Income System for the Disabled (GAINS-D) indicated the provincial governments continued concern for the disabled in Ontario. GAINS-D has remained a component of the Family Benefits Act (F.B.A.) and,

thus, recipients have remained eligible for a variety of benefits including:

1. subsidized health insurance under the Ontario Hospitilization Insurance Plan (O.H.I.P.);
2. prescription drugs;
3. basic dental care for dependent children and for parents;
4. back-to-school allowances;
5. hearing aids and eyeglasses;
6. shelter subsidy for those with high shelter costs;
7. reimbursement for fuel costs if paid;
8. relocation benefits for those who must go to another city to obtain vocational rehabilitation and must maintain two households.

Despite regular increases in the allowance level paid to disabled persons and despite many non-monetary benefits those economically dependent upon GAINS-D continue to live in poverty. In the past, the province of Ontario has been an innovator and a trend setter in matters pertaining to the disabled and still remains only one of three provinces with a separate income security programme targeted exclusively for the disabled. Nevertheless, provincial GAINS-D recipients have steadily become more impovrished, as the following sections indicate.

HAMILTON-WENTWORTH AND ONTARIO CASELOAD TRENDS

Table 1 and Graph 1 demonstrate the Regional caseload trends. The GAINS-D caseload in Hamilton-Wentworth was 1,865 in March 1975, eight months after the programme began. It constituted 31.7% of the entire Regional Family Benefits Assistance (F.B.A.) caseload. The GAINS-D caseload steadily grew until June 1978 when it peaked at 2,127 recipients. While this represented 0.51% of Hamilton-Wentworth's population it was only 26.5% of the total F.B.A. caseload. The F.B.A. caseload has continued to increase while the Regional GAINS-D caseload has steadily decreased. The latest available figure, September 1984, shows the GAINS-D caseload at 1,782. It has dropped 16% since its peak in June 1978. Contrarily the F.B.A. caseload has increased 14.3% to 9,185 by September 1984. The GAINS-D caseload of 1,782 represented 0.43% of Hamilton-Wentworth's estimated 1984 population.

A similar trend occurred with the provincial GAINS-D caseload. In March 1975, the Ontario GAINS-D caseload stood at 33,704 and accounted for 36.5% of the provincial F.B.A. caseload and 0.41% of the provincial population. The provincial caseload peaked in March 1978 at 38,695 and then steadily decreased to 29,777 by September 1984. This drop of 23.0% corresponds with an increase in the F.B.A. caseload of 29.3% from 112,553 in March 1978 to 145,495 in September 1984. In 1984, the GAINS-D caseload represented 0.33% of Ontario's population (Table 2). These changes were due, in part, to changes in eligibility criterion and the province's vocational rehabilitation programme.

While both Regional and Provincial caseloads have decreased, the proportion of GAINS-D recipients living in Hamilton-Wentworth has increased. In March 1975, 5.5% of provincial GAINS-D recipients lived in Hamilton-Wentworth. This percentage increased until it reached 6.0% in December 1978. The proportion fluctuated between 5.7% and 5.9% from March 1979 to December 1982. In 1983, the proportion again hit 6.0% and reached 6.2% in December until falling back to 6.0% in 1984 (Table 3).

Thus, both Regional and Provincial GAINS-D caseloads peaked in 1978 and then steadily decreased. Despite caseload decreases Hamilton-Wentworth accounts for 6.0% of the total number of provincial recipients. In September 1984, 0.33% of Ontarians were receiving GAINS-D benefits while 0.43% of those living in Hamilton-Wentworth were beneficiaries.

TABLE 1: HAMILTON-WENTWORTH GAINS-D CASELOAD

Date	GAINS-D Caseload	F.B.A. Caseload (% GAINS-D Recipients)		Population (% GAINS-D Recipients)	
March 1975	1,865	5,893	(31.7)	408,695	(0.46)
June 1975	1,912	5,998	(31.8)		(0.47)
September 1975	1,973	6,281	(31.4)		(0.48)
December 1975	2,031	6,676	(30.4)		(0.50)
March 1976	2,043	6,702	(30.5)	410,563	(0.50)
June 1976	2,031	6,853	(29.6)		(0.50)
September 1976	2,037	7,043	(28.9)		(0.50)
December 1976	2,069	7,240	(28.6)		(0.50)
March 1977	2,076	7,318	(28.4)	413,023	(0.50)
June 1977	2,106	7,558	(27.9)		(0.51)
September 1977	2,098	7,655	(27.4)		(0.51)
December 1977	2,063	7,669	(26.9)		(0.50)
March 1978	2,097	7,815	(26.8)	408,947	(0.51)
June 1978	2,127	8,037	(26.5)		(0.51)
September 1978	2,093	7,969	(26.3)		(0.51)
December 1978	2,062	8,006	(25.8)		(0.50)
March 1979	1,999	7,819	(25.6)	410,336	(0.49)
June 1979	1,976	7,811	(25.3)		(0.48)
September 1979	1,930	7,733	(25.0)		(0.47)
December 1979	1,913	7,685	(24.9)		(0.47)
March 1980	1,890	7,820	(24.2)	410,503	(0.46)
June 1980	1,881	7,732	(24.3)		(0.46)
September 1980	1,856	7,790	(23.8)		(0.45)
December 1980	1,859	7,844	(23.7)		(0.45)

TABLE 1 (cont'd)

Date	GAINS-D Caseload	F.B.A. Caseload (% GAINS-D Recipients)		Population (% GAINS-D Recipients)	
March 1981	1,849	7,971	(23.2)	411,445	(0.45)
June 1981	1,839	7,989	(23.0)		(0.45)
September 1981	1,818	7,975	(22.8)		(0.44)
December 1981	1,801	7,878	(22.9)		(0.44)
March 1982	1,792	7,877	(22.7)	414,175	(0.43)
June 1982	1,777	7,937	(22.4)		(0.43)
September 1982	1,785	8,013	(22.3)		(0.43)
December 1982	1,772	8,200	(21.6)		(0.43)
March 1983	1,791	8,425	(21.3)	417,100	(0.43)
June 1983	1,788	8,573	(20.9)		(0.43)
September 1983	1,798	8,736	(20.6)		(0.43)
December 1983	1.824	8,824	(20.7)		(0.44)
March 1984	1,799	8,936	(20.1)	417,100*	(0.43)
June 1984	1,743	9,157	(19.6)		(0.43)
September 1984	1,782	9,185	(19.4)		(0.43)

* 1984 population figure unavailable, therefore 1983 value used.

TABLE 2: ONTARIO GAINS-D CASELOAD

Date	GAINS-D Caseload	F.B.A. Caseload (% GAINS-D Recipients)		Population (% GAINS-D Recipients)	
March 1975	33,704	92,280	(36.5)	8,124,900	(0.41)
June 1975	35,253	96,524	(36.5)		(0.43)
September 1975	36,414	99,879	(36.5)		(0.45)
December 1975	37,063	102,283	(36.2)		(0.46)
March 1976	37,163	101,953	(36.5)	8,228,800	(0.45)
June 1976	37,278	104,024	(35.8)		(0.45)
September 1976	37,428	105,951	(35.3)		(0.45)
Decmeber 1976	37,502	107,491	(34.9)		(0.46)
March 1977	37,534	109,017	(34.4)	8,413,100	(0.45)
June 1977	37,593	111,059	(33.8)		(0.45)
September 1977	37,327	111,444	(33.5)		(0.44)
December 1977	36,930	111,492	(33.1)		(0.44)
March 1978	38,695	112,553	(34.4)	8,479,700	(0.46)
June 1978	36,180	113,943	(31.8)		(0.43)
September 1978	35,699	113,736	(31.4)		(0.42)
December 1978	35,144	112,760	(31.2)		(0.41)
March 1979	34,520	111,115	(31.1)	8,543,300	(0.40)
June 1979	34,069	114,088	(29.9)		(0.40)
September 1979	33,639	114,072	(29.5)		(0.39)
December 1979	33,270	113,274	(29.4)		(0.39)
March 1980	32,987	115,038	(28.7)	8,600,800	(0.38)
June 1980	32,511	114,396	(28.4)		(0.38)
September 1980	32,180	115,420	(27.9)		(0.37)
December 1980	31,820	116,414	(27.3)		(0.37)
March 1981	31,487	117,708	(26.8)	8,664,700	(0.36)
June 1981	31,243	119,060	(26.2)		(0.36)
September 1981	30,962	119,876	(25.8)		(0.36)
December 1981	30,626	119,127	(25.7)		(0.35)
March 1982	30,361	120,061	(25.3)	8,753,600	(0.35)
June 1982	30,143	122,365	(24.6)		(0.34)
September 1982	30,039	123,728	(24.3)		(0.34)
December 1982	29,936	125,956	(23.8)		(0.34)

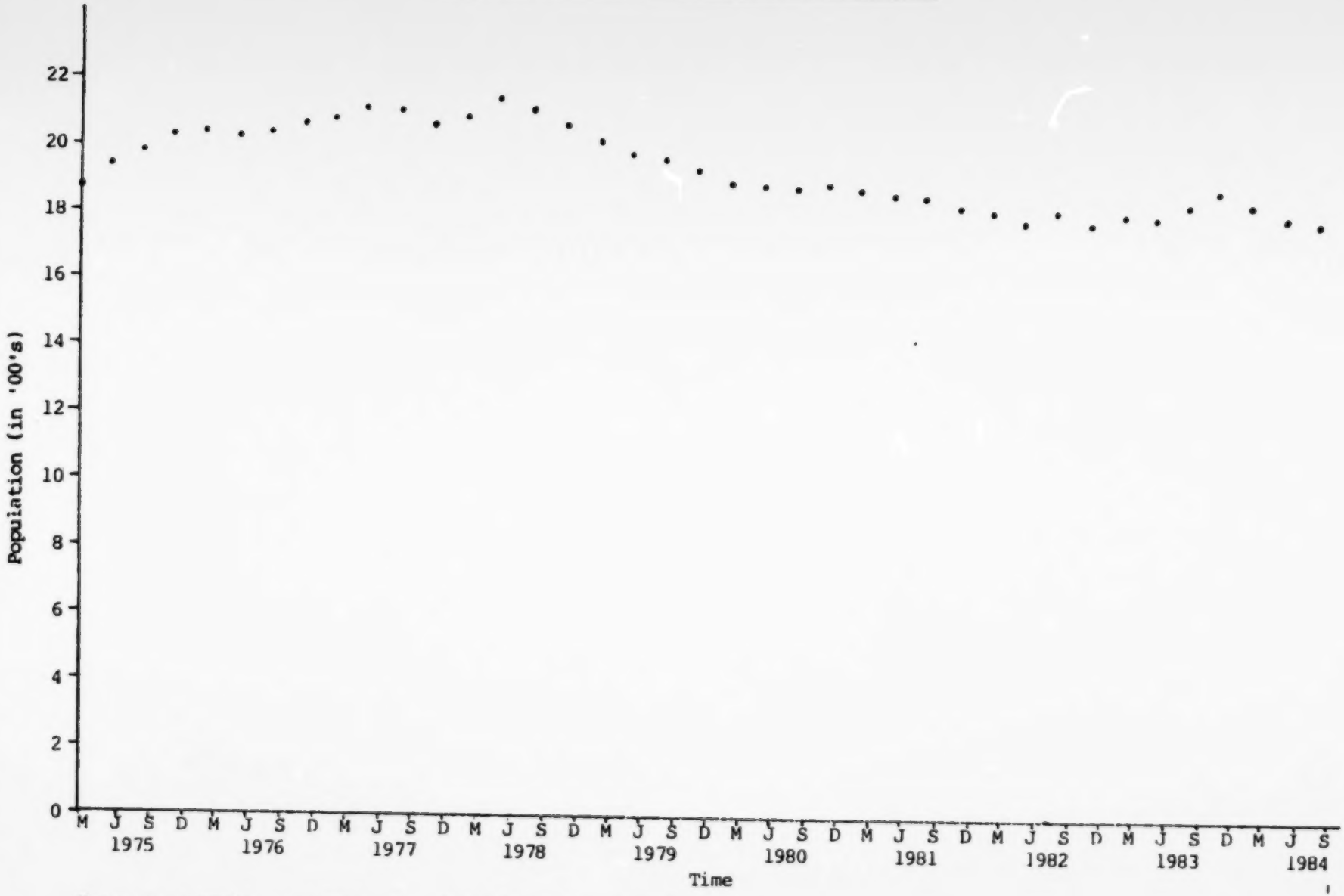
TABLE 2 (cont'd)

Date	GAINS-D Caseload	F.B.A. Caseload (% GAINS-D Recipients)		Population (% GAINS-D Recipients)	
March 1983	29,899	128,769	(23.2)	8,825,200	(0.34)
June 1983	29,711	131,563	(22.6)		(0.34)
September 1983	29,758	134,550	(22.1)		(0.34)
December 1983	29,647	137,099	(21.6)		(0.34)
March 1984	29,710	140,545	(21.1)	8,946,900	(0.33)
June 1984	29,747	143,438	(20.7)		(0.33)
September 1984	29,777	145,495	(20.5)		(0.33)

TABLE 3: HAMILTON-WENTWORTH VS. ONTARIO GAINS-D CASELOADS

Date	Hamilton-Wentworth Caseload	Ontario Caseload	% Hamilton-Wentworth of Ontario Caseload
March 1975	1,865	33,704	5.5
June 1975	1,912	35,253	5.4
September 1975	1,973	36,414	5.4
December 1975	2,031	37,063	5.5
March 1976	2,043	37,163	5.5
June 1976	2,031	37,278	5.4
September 1976	2,037	37,428	5.4
December 1976	2,069	37,502	5.5
March 1977	2,076	37,534	5.5
June 1977	2,106	37,593	5.6
September 1977	2,098	37,327	5.6
December 1977	2,063	36,930	5.6
March 1978	2,097	38,695	5.4
June 1978	2,127	36,180	5.9
September 1978	2,093	35,699	5.9
December 1978	2,062	35,144	6.0
March 1979	1,999	34,520	5.8
June 1979	1,976	34,069	5.8
September 1979	1,930	33,639	5.7
December 1979	1,913	33,270	5.7
March 1980	1,890	32,987	5.7
June 1980	1,881	32,511	5.8
September 1980	1,856	32,180	5.8
December 1980	1,859	31,820	5.8
March 1981	1,849	31,487	5.9
June 1981	1,839	31,243	5.9
September 1981	1,818	30,962	5.9
December 1981	1,801	30,626	5.9
March 1982	1,792	30,361	5.9
June 1982	1,777	30,143	5.9
September 1982	1,785	30,039	5.9
December 1982	1,772	29,936	5.9
March 1983	1,791	29,899	6.0
June 1983	1,788	29,711	6.0
September 1983	1,798	29,758	6.0
December 1983	1,824	29,647	6.2
March 1984	1,799	29,710	6.1
June 1984	1,793	29,747	6.0
September 1984	1,782	29,777	6.0

GRAPH 1: HAMILTON-WENTWORTH GAINS-D CASELOAD



Key: M - March; J - June; S - September; D - December

ONTARIO BENEFIT LEVEL TRENDS

The Ontario government has regularly and steadily increased GAINS-D benefit levels since the programme's inception. The basic allowance for a single person has increased 101.2% from $216.67 in July 1974 to $436.00 in July 1986. However, between 1975 and 1985, the general Canadian Consumer Price Index increased 117.5%. Without even considering the additional costs disabled persons are faced with, or the below-poverty-level income the initial allowance was set at, a 16% loss in the GAINS-D allowance's purchasing power is observed.

Table 4 shows, in detail, the monetary changes between 1981 and 1985 to GAINS-D benefits for four theoretical families living in Hamilton-Wentworth. Depending upon family size, the overall loss due to inflation has ranged from zero (family of three) to 3.8% (two disabled adults) (Table 4c). This limited loss, with respect to the Consumer Price Index, is a direct result of improvements to the shelter subsidy programme. Table 4b shows that while the average rent in Hamilton-Wentworth increased between 40% and 45%($70.00 to $116.00), maximum increases to shelter subsidies ranged from 99% to 170% ($49.75 to $72.00). The actual average monetary increases of shelter subsidies were less, though, than the actual average monetary increase in rents. Actual increases in the basic allowance increased only 15% between 1981 and 1985 (Table 4a) (A detailed theoretical example comparing all provincial rates is given beginning on page 47).

Table 5 compares the annual GAINS-D allowance in 1981 and 1985 to three recognized indicators of poverty and adequacy. The table shows not only the relative level of poverty all persons economically dependent upon GAINS-D live in but further indicates that this level has not decreased. Despite increasingly generous levels of social assistance, GAINS-D recipients have become more impoverished.

Lastly, Table 6 gives the new 1986 provincial GAINS-D allotments. Eventhough the 4% across the board increases to recipients may equal the provincial rate of inflation in 1986, allowance levels still lag well behind even the nation's most conservative estimate of poverty.

TABLE 4: INCREASES IN GAINS-D BENEFITS: 1981 - 1985

a) Monetary Benefits

Family Size /6	1981 Monthly Allowance	1985 Monthly Allowance	Monetary Increase	% Increase	% Increase in General Consumer Price Index /7 1981 - 1985
1	$364.00	$419.00	$55.00	15.1	25.5
2	728.00	838.00	110.00	15.1	25.5
3	622.00	717.00	95.00	15.3	25.5
4	715.00	825.00	110.00	15.4	25.5

/6 - Allowance based on following assumptions of family size (some assumptions as used in provincial programme comparison)
1 - single disabled person
2 - married couple, both disabled
3 - single parent - disabled, with two children
4 - married couple with two children - one adult disabled

/7 - Consumer Price Index based on average Canadian increase in costs.

b) Shelter Subsidy

Family Size /6, /8	1981 Average Rent /9	1981 Shelter Subsidy	1985 Average Rent /9	1985 Shelter Subsidy	Increase in Rent (% increase)		Increase in Shelter Subsidy (% increase)		% Increase in General Consumer Price Index 1981 - 1985 /7
1	$173.00	$50.00	$243.00	$99.75	$70.00	(40.5)	$49.75	(99.5)	25.5
2	213.00	32.25	306.00	87.00	93.00	(43.7)	54.75	(169.8)	25.5
3	255.00	56.25	371.00	125.00	116.00	(45.5)	68.75	(122.2)	25.5
4	255.00	48.75	371.00	120.75	116.00	(45.5)	72.00	(147.7)	25.5

/8 - family size 1 - bachelor apartment
2 - one bedromm apartment
3 - two bedroom apartment
4 - two bedromm apartment

/9 - Determined using average market rent in Hamilton-Wentworth for 1981 and 1985 as reported by the Canada Mortgage and Housing Corporation.

TABLE 4 (cont'd)

c) Total Income

Family Size /6	1981 Monthly Income	1985 Monthly Income	Increase	% Increase	% Increase in General Consumer Price Index 1981 - 1985 /7
1	$414.00	$518.75	$104.75	25.3	25.5
2	760.25	925.00	164.75	21.7	25.5
3	670.75	842.00	171.25	25.5	25.5
4	763.75	945.75	182.00	23.8	25.5

TABLE 5: GAINS-D INCOME LEVELS COMPARED TO THREE MEASURES OF POVERTY AND ADEQUACY

a) 1981

Family Size /6,/8	Annual Allow. (Basic Ben. & Shelter Subsidy	Statistics Canada Low Income Cut-Off Point/10 (% Annual Allowance)		Canadian Council on Social Development Poverty Line/11 (% Annual Allowance)		Social Planning & Research Council Adequate Budget Level/12 (% Annual Allow.)	
1	$4,968	$7,640	(65.0)	$7,610	(65.3)	$8,935	(55.6)
2	9,123	10,073	(90.6)	12,685	(71.9)	12,740	(71.6)
3	8,049	13,455	(59.8)	15,220	(52.9)	15,670	(51.4)
4	9,165	15,549	(58.9)	17,760	(55.8)	20,240	(45.3)
b) 1985							
1	$6,255	$9,719	(64.0)	$9,886	(63.0)	$11,460	(54.3)
2	11,100	12,814	(86.6)	15,698	(70.7)	16,345	(67.9)
3	10,104	17,114	(59.0)	18,838	(53.6)	20,100	(50.3)
4	11,349	19,778	(57.4)	21,976	(51.6)	25,965	(43.7)

Footnotes (cont'd)

/10 Statistics Canada Low Income Cut-Off Point

Statistics Canada developed its levels based upon average expenditures in communities using surveys of household expenditures. There are seven categories of family size ranging from one person to seven or more persons. Communities are divided into five groups according to population: metropolitan areas with half a million or more residents are Vancouver, Edmonton, Calgary, Winnipeg, Hamilton, (includes Wentworth County, Burlington and Grimsby) Toronto, Ottawa, Montreal and Quebec City.

Estimates are made on the percentage the average Canadian family spends on the basic necessities: food, clothing and shelter. Statistics Canada then determines a percentage of income above which, if a family spends on basic necessities, it is deemed to be living in "strained circumstances". This becomes the "low income cut-off". Appropriate adjustments are made for different family sizes and urban/rural residency.

/11 Canadian Council on Social Development Poverty Line

Since 1973 the Canadian Council on Social Development (CCSD) has employed the relative income approach, setting its poverty line at 50 percent of average Canadian family income.

The CCSD line is constructed quite simply, based on the prevailing value of the average Canadian Family income as estimated by Statistics Canada. The income figure represents pretax income. In 1983, the average Canadian income figure was considered to represent the income of a family of three (the average Canadian family size). The poverty line for a family of three is calculated as 50 percent of the average income figure. Adjustments are then made for different-sized families on the basis of family income units (a family income unit is considered to be the annual amount necessary to sustain a dependent). Family-size adjustments are then scaled - a family of one is granted three income units; a family of two has five units; a family of four has seven units, and so on.

/12 Adequate Budget Levels

This method estimates standards for family living by determining, with the help of experts, the costs of goods and services in the community necessary to maintain the physical and social functioning of families.

The Guidelines generally represent more than subsistence standards. Subsistence is often defined negatively in terms of social assistance and transfer payments as distinct from earned incomes. Subsistence budgets and 'poverty lines' tend to reduce to estimates of minimal physiological needs. Adequate Budget Levels do not represent an 'average expenditure' rather expenditure levels shown are the result of expert group judgements made about basic stocks of goods and services needed to maintain family households.

The guidelines present living costs in the form of budgets covering family food requirements, shelter costs, clothing, home upkeep, health care, personal care, transportation, and certain descretionary expeditures as education, recreation and others. Budget estimates can be related to family size, age, sex, occupational and other circumstances of family members.

The original standards were formulated in Toronto by special committees and revised most recently in 1984. The general principle which has guided the choices and judgements of the committees has been that all families, regardless of income, require a basically similar stock of goods and services for their physical and social functioning and that basic requirements can be satisfied at low to moderate costs regardless of what families at different levels actually spend.

Sources: Canadian Council on Social Development, Not Enough: The Meaning and Measurement of Poverty in Canada (1984), 29-31.

National Council on Welfare, 1985 Poverty Lines (1985), 1-6.

Social Planning and Research Council of Hamilton and District, Guide For Family Budgeting in Hamilton-Wentworth, (1982), 3.

TABLE 6: 1986 GAINS-D BENEFIT LEVELS

Family Size/6,/8	1985 Average Rent /9	Monthly Allowance	Monthly Shelter Subsidy	Monthly Total	Annual Total	1985 Statistics Canada Low Income Cut-off Point (%) /10		1985 S.P.R.C. Adequate Budget Levels (%) /12	
1	$243.00	$436.00	$96.00	$532.00	$6,384.00	$9,719.00	(65.7)	$11,460	(55.7)
2	306.00	872.00	79.50	951.50	11,418.00	12,814.00	(89.1)	16,345	(69.9)
3	371.00	765.00	120.75	885.75	10,629.00	17,114.00	(62.1)	20,100	(52.9)
4	371.00	923.00	113.25	1,036.25	12,435.00	19,778.00	(62.9)	25,965	(47.9)

PROVINCIAL PROGRAMME SUMMARY

This section summarizies each province's income maintenance system as it pertains to the disabled (provincial comparisons are presented in the following section). The summary includes the Ministry responsible for the programme, the programme's name and the legislation authorizing the programme. Benefit and shelter subsidy levels are illustrated for families sized one to four. Any supplementary benefits provided, both monetary and non-monetary are also listed as are caseload levels. Each province was individually contacted for this information and the figures provided other than caseloads, come directly through correspondence or telephone conversations with representatives of each provincial Ministry.

A brief discussion and highlights section follows the individual provincial summaries.

1) ALBERTA:

Ministry: Social Services and Community Health

Programme: Assured Income for the Severely Handicapped (AISH)

Legislation: Assured Income for the Severely Handicapped Act and Regulations

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 695.00	$ 8,340.00
couple - both disabled	1,390.00	16,680.00
single parent - disabled with 2 children	1,272.00	15,264.00
married couple with 2 children - one adult disabled	1,300.00	15,600.00

(ii) Maximum Shelter Subsidy

Family Size:	Monthly	Yearly
1	$ 390.00	$ 4,680.00
2	530.00	6,360.00
3	590.00	7,080.00
4	605.00	7,260.00

Note: There is no shelter subsidy payments as the Basic Allowance is all inclusive. The above acts only as a guideline for recipients.

(iii) Supplementary Benefits

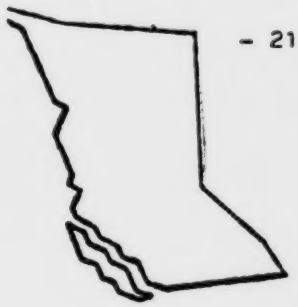
a) Coverage for: drugs, ambulance services, optical, dental, medical and hospital benefits.

b) Handicap Benefit: $52.00/month (must make separate application)

Caseloads:

Year	Caseload	Population	% of Population Receiving Allowance
1980	5,870	2,140,600	0.27
1981	7,201	2,237,700	0.32
1982	8,875	2,317,000	0.38
1983	9,917	2,346,000	0.42
1984	10,504	2,340,000	0.45

Notes: AISH which began in 1979, is only one of three income security programmes designed especially for disabled individuals. AISH provides the highest level of income of any of the provincial income security programmes reviewed. It is an all inclusive payment that does not distinguish between basic allowance and shelter subsidy components.



ii) BRITISH COLUMBIA

Ministry: Human Resources

Programme: Guaranteed Available Income for Need (GAIN)

Legislation: Guaranteed Available Income for Need Act and Regulations

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 318.14	$ 3,817.68
couple - both disabled	616.32	7,395.84
single parent - disabled with 2 children	545.00	6,540.00
married couple with 2 children - one adult disabled	605.00	7,260.00

(ii) Maximum Shelter Subsidy

		Monthly	Yearly
Family Size:	1	$ 230.00	$ 2,760.00
	2	385.00	4,620.00
	3	465.00	5,580.00
	4	515.00	6,180.00

(iii) Supplementary Benefits

a) School start-up allowance - paid annually in September
$28.50 for children 6 - 11
$43.00 for children 12+

b) Christmas Supplementary Allowance - paid annually in December
$20.00 - single
$50.00 - couple

Caseloads:

Year	Caseload	Population	% of Population Receiving Allowance
1979	12,526	2,571,200	0.49
1980	13,469	2,640,100	0.51
1981	13,726	2,740,000	0.50
1982	14,040	2,783,000	0.50
1983	15,823	2,823,900	0.56
1984	16,264	2,865,100	0.57

Notes: British Columbia is one of three provinces to provide a separate income security programme for its disabled residents.

iii) MANITOBA

Ministry: Employment Services and Economic Security

Programme: Social Allowances

Legislation: Social Allowances Act and Regulations

Benefits:

(i) Basic Allowance	Monthly	Yearly
one adult - disabled	$ 187.40	$ 2,248.80
couple - both disabled	330.00	3,960.00
single parent - disabled with 2 children	427.90	5,134.80
married couple with 2 children - one adult disabled	556.00	6,672.00

(ii) Maximum Shelter Subsidy

- actual average prevailing cost

(iii) Supplementary Benefits

a) Special needs allowance - $150.00/year

b) Social Allowances Health Services Card - provides basic medical, drug, dental and optical services not covered by Manitoba Health Services Commission.

c) Funeral Costs.

d) $200.00/year for minor home repairs.

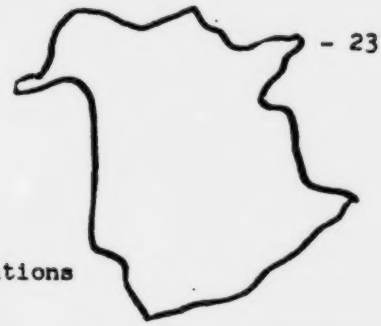
e) limited assistance for educational costs.

f) food allowance if living above 53rd parallel.

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1981	9,035	1,078,513	0.84
1982	9,275	1,086,109	0.85
1983	9,558	1,088,289	0.88
1984	9,970	1,098,763	0.91

Notes: Only Manitoba and Quebec have combined Employment Services/Income Maintenance Ministries. Only Manitoba, Newfoundland, P.E.I. and Northwest Territories have shelter subsidy programmes that pay actual shelter costs. Manitoba is also one of only three provinces with a two tier social assistance programme (separate long term and short term recipient programmes).



iv) NEW BRUNSWICK

Ministry: Social Services

Programme: Social Assistance

Legislation: Social Welfare Act and Regulations

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 405.00	$ 4,860.00
couple - both disabled	609.00	7,308.00
single parent - disabled with 2 children	640.00	7,680.00
married couple with 2 children - one adult disabled	671.00	8,052.00

(ii) Maximum Shelter Subsidy

		Monthly	Yearly
Family Size:	1	$ 225.00	$ 2,700.00
	2	250.00	3,000.00
	3	250.00	3,000.00
	4	250.00	3,000.00

(iii) Supplementary Benefits

a) Medicare - subsidization of basic medical and drug costs

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1980	2,275	695,400	0.33
1981	2,300	696,400	0.33
1982	2,466	698,900	0.35
1983	2,519	707,700	0.36
1984	2,575	714,200	0.36

Notes: Only New Brunswick and Quebec have shelter subsidies that do not change with increasing family size. Shelter subsidies are provided by the Ministry of Housing. New Brunswick is the only province that does not have the same ministry responsible for both income security and shelter subsidy programmes.

v) NEWFOUNDLAND

Ministry: Social Services

Programme: Social Assistance

Legislation: Social Assistance Act and Social Assistance Regulations

Benefits:

(i) Basic Allowance	Monthly	Yearly
one adult - disabled	$ 304.00	$ 3,648.00
couple - both disabled	418.00	5,016.00
single parent - disabled with 2 children	408.00	4,896.00
married couple with 2 children - one adult disabled	478.00	5,736.00

(ii) Maximum Shelter Subsidy

- actual average prevailing cost

(iii) Supplementary Benefits

a) disability supplement - $125.00/month

b) attendant care/home support services

c) special needs (wheelchairs, prosthetics, etc.)

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1983	2,611	576,000	0.45
1984	2,475	579,000	0.43

Notes: Disabled individuals qualify for long-term assistance and receive their allowance directly from the Department of Social Services in St. John's. Other social assistance recipients receive their allowances from one of 52 district offices located throughout the province.

Newfoundland has the highest supplementary benefit for disabled individuals of any of the provinces. Disabled Newfoundlanders are provided with the actual cost of their accommodations.

vi) NOVA SCOTIA

Ministry: Social Services

Programme: Family Benefits Assistance

Legislation: Family Benefits Act

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 539.00	$ 6,468.00
couple - both disabled	716.00	8,592.00
single parent - disabled with 2 children	759.00	9,108.00
married couple with 2 children - one adult disabled	895.00	10,740.00

(ii) Shelter Allowance

	Monthly	Yearly
Family Size: 1	$ 385.00	$ 4,620.00
2	423.00	5,076.00
3	462.00	5,544.00
4	501.00	6,012.00

(iii) Supplementary Benefits

a) Pharmacare - free prescription drugs and diabetic supplies

b) Fuel, electricity, taxes, water and household supplies.

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1979	10,163	841,800	1.21
1980	9,993	845,100	1.18
1981	10,573	847,400	1.25
1982	11,065	851,700	1.30
1983	11,677	861,500	1.36
1984	12,214	872,100	1.40

Notes: Pharmacare is not available to spouses of disabled nor to dependent children. The Family Benefits Division was formed on April 1, 1979. Nova Scotia has the second highest percentage of its population in receipt of benefits.

vii) ONTARIO

Ministry: Community and Social Services

Programme: Guaranteed Annual Income System for the Disabled (GAINS-D)

Legislation: Family Benefits Act

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 419.00	$ 5,028.00
couple - both disabled	838.00	10,056.00
single parent - disabled with 2 children	717.00	8,604.00
married couple with 2 children - one adult disabled	825.00	9,900.00

(ii) Maximum Shelter Subsidy

		Monthly	Yearly
Family Size:	1	$ 100.00	$ 1,200.00
	2	115.00	1,380.00
	3	125.00	1,500.00
	4	135.00	1,620.00

(iii) Supplementary Benefits

a) OHIP premiums paid

b) free prescription drug service

c) basic dental care, eyeglasses and hearing aids

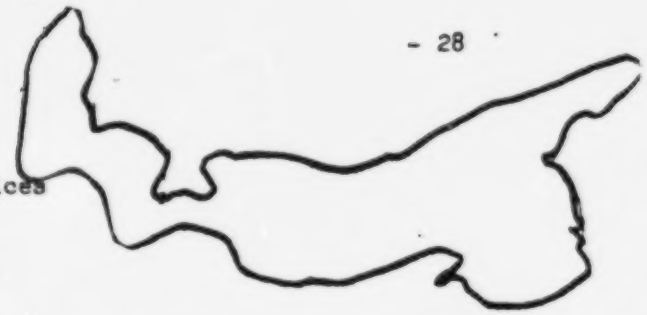
d) dependent child benefit
   4 - 12 years old - $44.00/year
   13 + years old - $84.00/year

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1975	35,608	8,124,900	0.43
1976	37,343	8,228,800	0.45
1977	37,346	8,413,100	0.44
1978	36,430	8,479,700	0.43
1979	33,874	8,543,300	0.40
1980	32,374	8,600,800	0.38
1981	31,080	8,664,700	0.36
1982	30,120	8,753,600	0.34
1983	29,754	8,825,200	0.34
1984	29,745	8,946,900	0.33

Note: based on quarterly aggregations
: for quarterly values see Table 2, Page 9.

Notes: Ontario is only one of three provinces with a separate income security programme for the disabled. It is also only one of three with a two tier social assistance programme (different long-term and short-term benefit levels). Ontario is the only province which pays only a proportion of recipient's shelter costs. (A more complete discussion of the GAINS-D programme is given in previous sections.)



viii) PRINCE EDWARD ISLAND

Ministry: Health and Social Services

Programme: Welfare Assistance

Legislation: Welfare Assistance Act

Benefits:

(i) Basic Allowance	Monthly	Yearly
one adult - disabled	$ 129.00	$ 1,548.00
couple - both disabled	222.00	2,664.00
single parent - disabled with 2 children	352.00	4,224.00
married couple with 2 children - one adult disabled	419.00	5,028.00

(ii) Maximum Shelter Subsidy

- actual average prevailing cost

(iii) Supplementary Benefits

a) Special Needs Assistance - $40.00/month (maximum)

b) Comfort Allowance - $50.00/month

c) Drug Card

d) dental Services

e) prosthetic devices

f) eyeglasses - $80.00/year (maximum)

g) school expenses for dependents

h) home renovations

Caseload:

Year	Caseload*	Population	% of Population Receiving Allowance*
1983	1,000	124,300	0.80

* approximates

Notes: Prince Edward Island has the lowest basic allowance of any province or territory. However, only Newfoundland has a higher rate of supplemental monetary benefits than does P.E.I.. P.E.I. is also only one of four provinces and territories to provide recipients with the actual cost of their accommodations.

ix) QUEBEC

Ministry: Main d'oeuvre et de la Securite du Revenu (Manpower and Income Security)

Programme: Social Aid

Legislation: Lui sur l'aide sociale (Social Aid Act)

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 363.00	$ 4,356.00
couple - both disabled	627.00	7,524.00
single parent - disabled with 2 children	684.00	8,208.00
married couple with 2 children - one adult disabled	730.00	8,760.00

(ii) Maximum Shelter Subsidy

	Monthly	Yearly
1 - 4	$ 85.00	$ 1,020.00

(iii) Supplementary Benefits

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1983	74,044	6,510,100	1.14

Notes: Quebec has the highest proportion of its population in receipt of benefits. Quebec has the lowest shelter subsidy of any province or territory and is only one of two provinces that does not have a sliding shelter subsidy scale based upon family size. It along with Manitoba has a combined Employment Ministry/Income Security Ministry.

x) SASKATCHEWAN

Ministry: Social Services

Programme: Saskatchewan Assistance Plan

Legislation: Saskatchewan Assistance Act and Regulations

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 208.00	$ 2,496.00
couple - both disabled	356.00	4,272.00
single parent - disabled with 2 children	472.00	5,664.00
married couple with 2 children - one adult disabled	620.00	7,440.00

(ii) Maximum Shelter Subsidy

		Monthly	Yearly
Family Size:	1	$ 332.00	$ 3,984.00
	2	410.00	4,920.00
	3	430.00	5,160.00
	4	470.00	5,640.00

(iii) Supplementary Benefits

a) Health Services and Supplementary Health Services Card - covers dental services, drugs, medical supplies and applicances, optical services and prescription drugs.

Caseload:

Year	Caseload	Population	% of Population Receiving Allowance
1981	4,300*	968,300	0.44*
1982	3,580*	979,100	0.37*
1983	3,825	992,700	0.39
1984	3,910*	1,008,800	0.39*

* approximates

Notes: Benefits levels are for recipients living in Region. Recipients in rural areas receive slightly lower allowances.

xi) NORTHWEST TERRITORIES

Ministry: Social Services

Programme: Social Assistance

Legislation: Social Assistance Ordinances and Regulations

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 161.60	$ 1,939.20
couple - both disabled	282.30	3,387.60
single parent - disabled with 2 children	393.10	4,717.20
married couple with 2 children - one adult disabled	494.00	5,928.00

(ii) Maximum Shelter Subsidy

- actual average prevailing cost

(iii) Supplementary Benefits

a) Indicidental Allowance - $125.00/month

b) homemaker service

c) clothing allowance

Caseload:

Year	Caseload*	Population	% of Population Receiving Allowance*
1978	250	43,600	0.57
1979	245	44,000	0.56
1980	275	44,700	0.62
1981	315	45,700	0.69
1982	350	47,200	0.74
1983	386	48,500	0.80
1984	425	49,500	0.86

* approximates

Notes: Basic Allowance based on recipients living in Yellowknife. Food allowances increase the further north recipients live. Northwest Territories is one of four provinces and territories that provides the actual cost of accommodation to recipients.

xii) YUKON

Ministry: Health and Human Resources

Programme: Social Assistance

Legislation: Social Assistance Act and Regulations

Benefits:

(i) Basic Allowance

	Monthly	Yearly
one adult - disabled	$ 202.00	$ 2,424.00
couple - both disabled	331.00	3,972.00
single parent - disabled with 2 children	434.00	5,208.00
married couple with 2 children - one adult disabled	561.00	6,732.00

(ii) Maximum Shelter Subsidy

		Monthly	Yearly
Family Size:	1	$ 225.00	$ 2,700.00
	2	450.00	5,400.00
	3	500.00	6,000.00
	4	600.00	7,200.00

(iii) Supplementary Benefits

a) Territorial Supplementary Allowance - $70.00/month

b) Health Care Premiums paid - all medical expenses and hospital costs are covered.

c) drug card

d) laundry is done

Caseload:

Year	Caseload*	Population	% of Population Receiving Allowance*
1981	149	23,200	0.64
1982	223	23,700	0.94
1983	207	22,400	0.92

* approximates

Notes: Above Benefit levels are for recipients living in Yellowknife For those living outside Yellowknife the following basic benefits levels apply:

	Monthly (diff)	Yearly (diff)
one adult - disabled	$242.00 ($40.00)	$2,904.00 ($480.00)
couple - both disabled	393.00 (62.00)	4,716.00 (744.00)
single parent - disabled with 2 children	516.00 (82.00)	6,192.00 (984.00)
married couple with 2 children - one adult disabled	669.00 (108.00)	8,028.00 (1296.00)

Yukon has the lowest caseload of any province or territory.

xiii) DISCUSSION

As witnessed, there is much variety and little uniformity among the twelve income security programmes. Some are merely variations on provincial welfare schemes while Alberta, British Columbia and Ontario have established specialized programmes for their disabled residents.

The basic allowance paid to a single disabled person ranges from $129.00/month in Prince Edward Island to $695.00/month in Alberta. This type of discrepancy exists across all family sizes. However, as can be seen from Table 7, the actual cost of living, and level of poverty depends upon where a person or family actually lives.

TABLE 7

NATIONAL COUNCIL OF WELFARE ESTIMATES OF LOW-INCOME LINES FOR 1985

	Population of Area of Residence				
Family Size	500,000 and over	100,000 - 499,999	30,000 - 99,999	Less than 30,000	Rural
1	$10,238	$ 9,723	$ 9,121	$ 8,432	$ 7,571
2	13,508	12,820	11,961	11,098	9,895
3	18,068	17,123	16,004	14,886	13,250
4	20,821	19,787	18,498	17,206	15,316

Source: 1985 Poverty Lines, The National Council of Welfare, 1985.

Shelter subsidies also vary greatly depending upon province of residence (Table 8). Manitoba, Newfoundland, Prince Edward Island and Northwest Territories all provide the actual cost of shelter. Meanwhile, Quebec provides $85.00/month regardless of family size. Ontario takes the rent paid by a recipient subtracts from it a threshold level dependent upon family size ($110.00 for a family of one to $210.00 for a family of four) then multiplies the amount by three quarters* to determine the shelter subsidy.

* 0.80 as of September 1, 1986

eg. 1. single disabled person:

monthly rent:	$243
threshold level:	$110
maximum subsidy:	$100
subsidy calculation:	$243 - 110 = 143
	$143 x 0.75 = 107.25
subsidy received:	$100

2. single disabled person:

monthly rent:	$175
threshold level:	$110
maximum subsidy:	$100
subsidy calculation:	$175 - 110 = 65
	$65 x 0.75 = 48.75
subsidy received:	$48.75

This formula results in Ontario providing the second lowest shelter subsidy, behind only Quebec.

According to the 1983-1984 Canadian Health and Disability Survey, Ontario, Quebec and British Columbia, the country's three most populated provinces, also have the most disabled persons. The three also have the greatest number of disabled receiving social assistance. However, it is Saskatchewan (11.5%), Nova Scotia (11.4%), and Ontario (10.5%) who have the highest percentage of disabled persons in their populations. The provinces with the greatest number of disabled in receipt of social benefits are Quebec (12.7%), Nova Scotia (12.6%), Manitoba (9.1%) and Prince Edward Island (9.1%) (Table 9 and Maps 1-3).

In general, provincial caseloads have been increasing throughout the 1980's with small exceptions in Newfoundland and Yukon. The major exception to the trend is Ontario. As discussed previously, Ontario's caseload has been dropping steadily since the late 1970's, a pattern opposite to the majority of the country (Graph 2). Ontario still accounts for 18.3% of all disabled social assistance receipts in Canada though it is Quebec with 74,044 recipients in 1983 that accounts for the greatest percentage - 45.5% (Map 3).

TABLE 8: COMPARISON OF MAXIMUM SHELTER SUBSIDIES (1985)

	FAMILY SIZE			
	1	2	3	4
Alberta*	$390.00	$530.00	$590.00	$605.00
British Columbia	230.00	385.00	465.00	515.00
Manitoba	actual cost	actual cost	actual cost	actual cost
New Brunswick	225.00	250.00	250.00	250.00
Newfoundland	actual cost	actual cost	actual cost	actual cost
Nova Scotia	385.00	423.00	462.00	501.00
Ontario	100.00	115.00	125.00	135.00
Prince Edward Island	actual cost	actual cost	actual cost	actual cost
Quebec	85.00	85.00	85.00	85.00
Saskatchewan	332.00	410.00	430.00	470.00
Northwest Territories	actual cost	actual cost	actual cost	actual cost
Yukon	225.00	450.00	500.00	600.00

* guidelines only; no direct shelter subsidy payment made.

TABLE 9: NUMBER OF DISABLED ADULTS RECEIVING PROVINCIAL SOCIAL ASSISTANCE COMPARED WITH TOTAL NUMBER OF DISABLED ADULTS /1 - BY PROVINCE (1984)

	Total Population (1984)	Total Disabled Adult Population /2 (% population disabled)		Total Number in Receipt of Benefits (% disabled in Receipt of Benefits)	
Alberta	2,340,000	192,000	(8.2)	10,504	(5.5)
British Columbia	2,865,100	275,000	(9.6)	16,264	(5.9)
Manitoba	1,098,763	109,000	(9.9)	9,970	(9.1)
New Brunswick	714,200	74,000	(10.4)	2,575	(3.5)
Newfoundland	579,000	52,000	(9.0)	2,475	(4.8)
Nova Scotia	872,100	97,000	(11.4)	12,214	(12.6)
Ontario	8,946,900	937,000	(10.5)	29,745	(3.2)
Prince Edward Island /3	125,600	11,000	(8.8)	1,000*	(9.1)
Quebec /3	6,541,500	584,000	(8.9)	74,044	(12.7)
Saskatchewan	1,008,800	116,000	(11.5)	3,910*	(3.4)
Northwest Territories	49,500	not provided		425*	
Yukon /3	22,100	not provided		207*	
Canada (excluding Northwest Territories and Yukon)	25,091,963	2,448,000	(9.8)	162,701	(6.6)

/1 Disabled as defined by Statistics Canada critereon (see next page)

/2 From Canadian Health and Disability Survey October 1983 - June 1984

/3 1983 caseload

* approximates

Statistics Canada Critereon For Disability:

The following set of questions, functioning as a screen, was used to identify the disabled population.

(1) Does ..... have any trouble:

(a) walking 400 metres without resting (about 3 city blocks)?

(b) walking up and down a flight of stairs?

(c) carrying on object of 5kg. 10 metres (e.g. carrying a 12 lb. bag of groceries 30 ft.)?

(d) moving from one room to another?

(e) standing for long periods of time (e.g., more than 20 minutes)?

(f) when standing, bending down and picking up an object from the floor (e.g. a shoe)?

(g) dressing and undressing himself/herself?

(h) getting in and out of bed?

(i) cutting own toenails?

(j) using fingers to grasp or handle?

(k) reaching?

(l) cutting own food?

(m) reading ordinary newsprint (with glasses if normally worn)?

(n) seeing clearly the face of someone from 4 metres (e.g. across the room) (with glasses if normally worn)?

(o) hearing what is said in a normal conversation with one other person?

(p) hearing what is said in a normal conversation with at least two other persons?

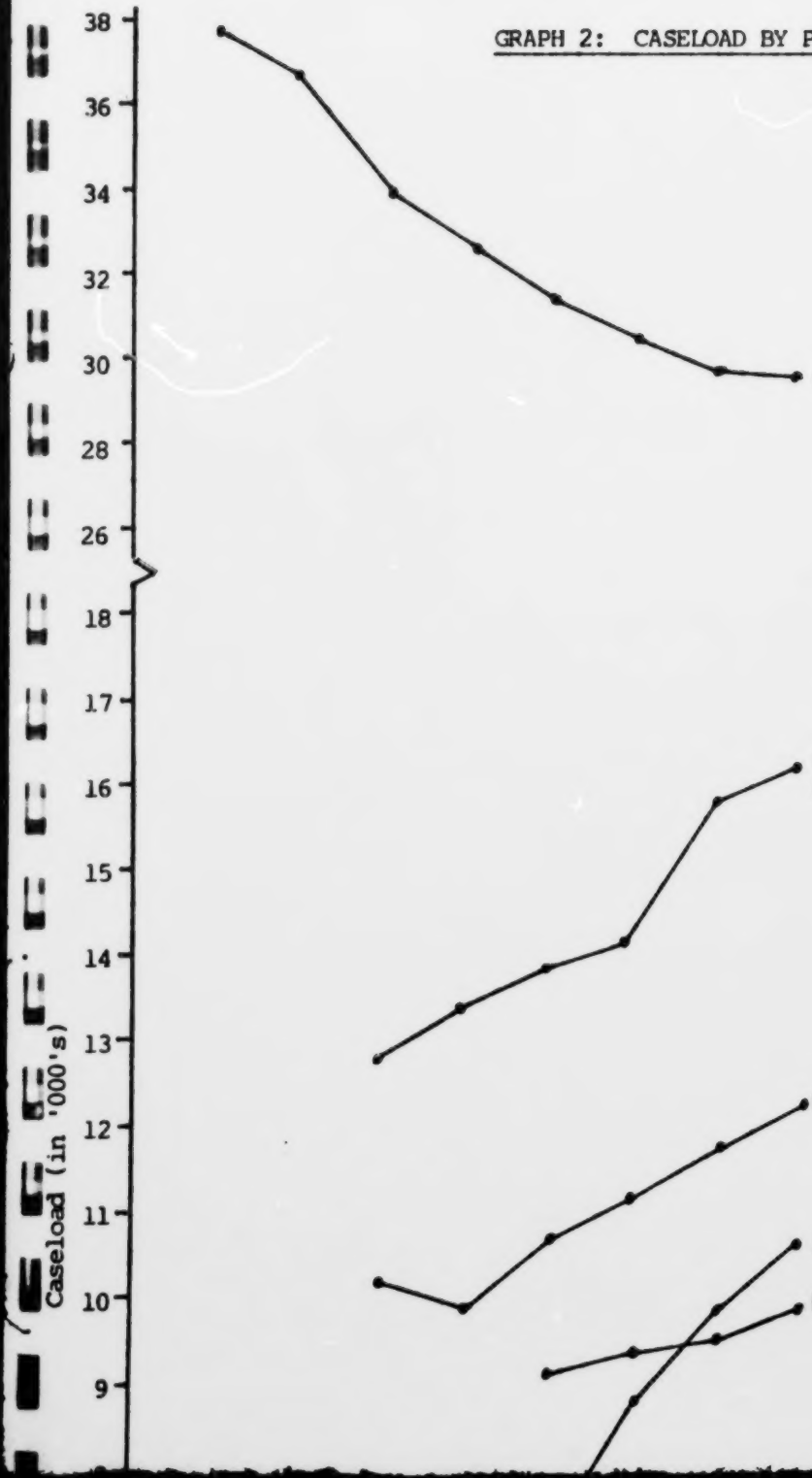
(q) speaking and being understood?

(2) Is .... limited in the kind or amount of activity that he/she can do at home, at work or going to school because of a long-term physical condition or health problem?

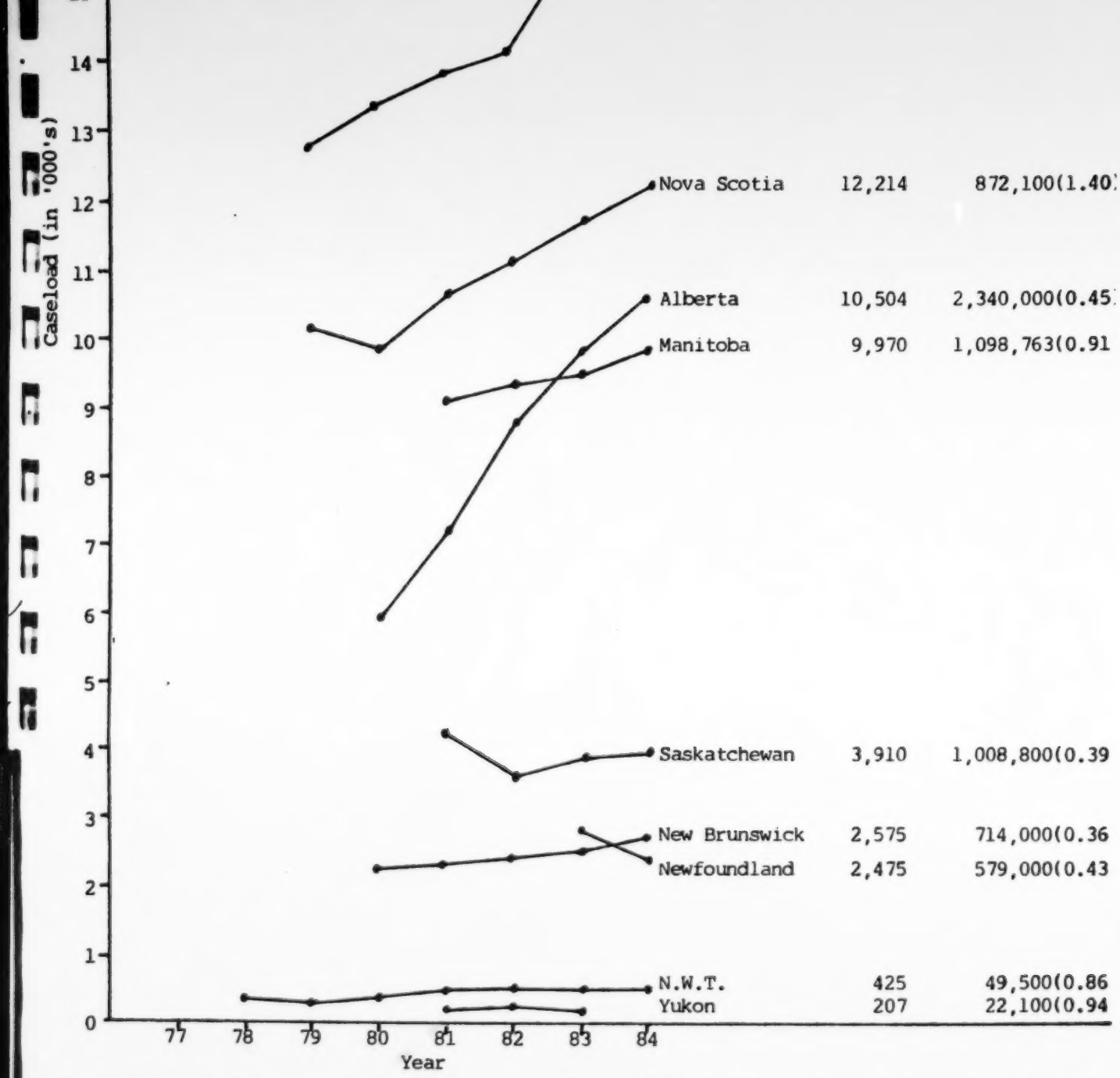
(3) Does .... have a mental handicap? (proxy only)

Any respondent indicating trouble with a least one of the Activities of Daily Living (ADL's) having a general activity limitation, or described as mentally handicapped (via a proxy response) was included into the disabled population.

GRAPH 2: CASELOAD BY PROVINCE*



	No. Disabled Receiving Benefits	Total Prov. Pop. (% disabled receiving bene-fits)
Ontario	29,745	8,946,900(0.33)
British Columbia	16,264	2,865,100(0.57
Nova Scotia	12,214	872,100(1.40
Alberta	10,504	2,340,000(0.45
Manitoba	9,970	1,098,763(0.91

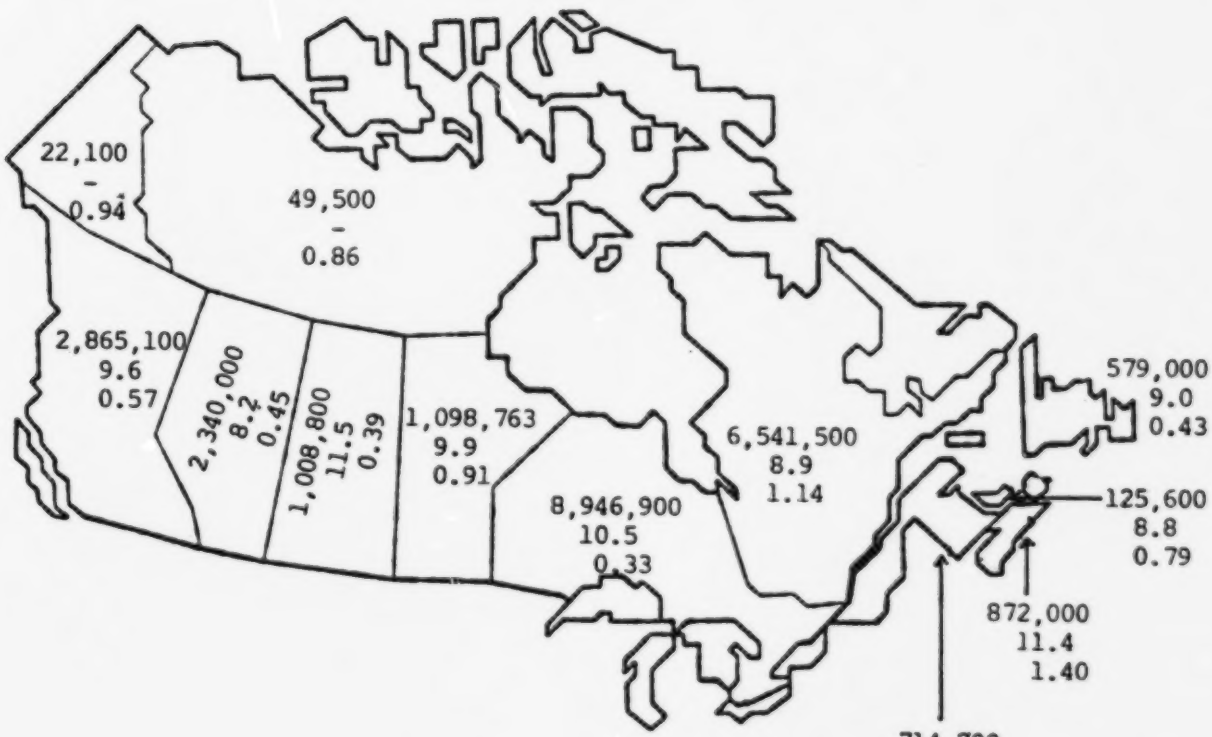


Nova Scotia	12,214	872,100(1.40
Alberta	10,504	2,340,000(0.45
Manitoba	9,970	1,098,763(0.91
Saskatchewan	3,910	1,008,800(0.39
New Brunswick	2,575	714,000(0.36
Newfoundland	2,475	579,000(0.43
N.W.T.	425	49,500(0.86
Yukon	207	22,100(0.94

*More than one year caseload information unavailable for Prince Edward Island and Quebec.

MAP 1: PROVINCIAL POPULATIONS COMPARED TO TOTAL NUMBER OF DISABLED PERSONS (1984)

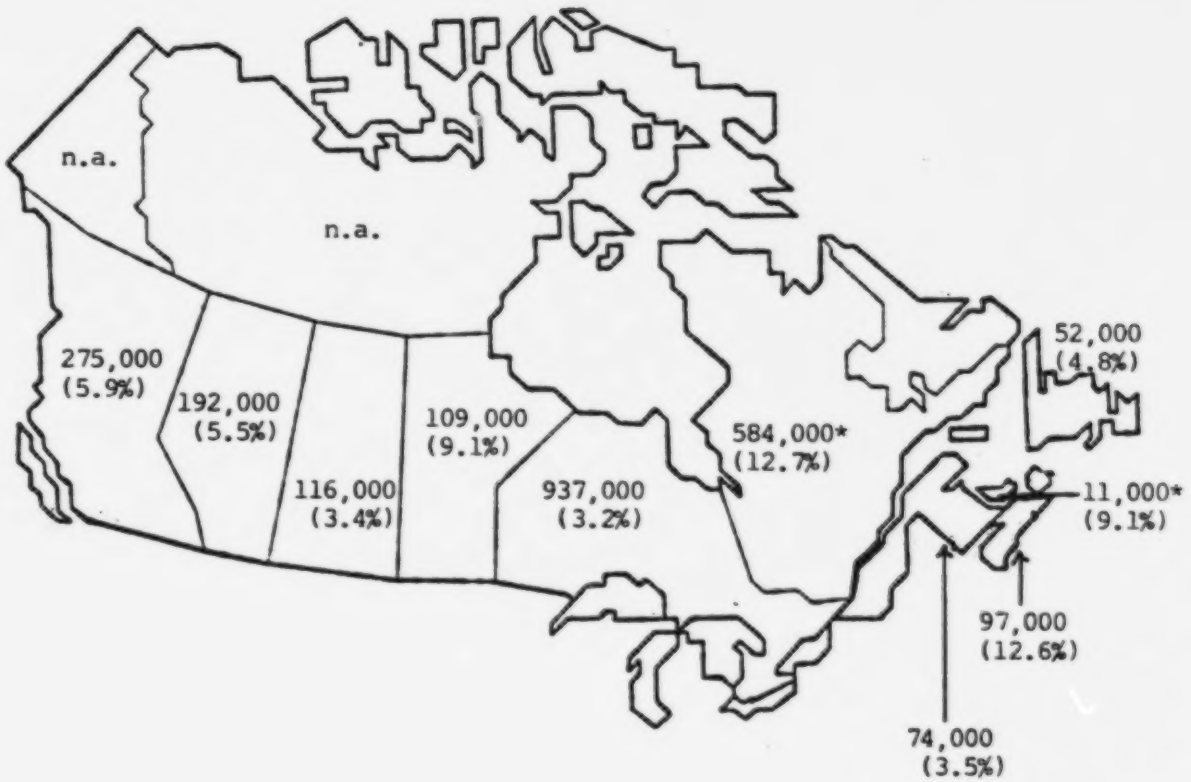
Key: Province Population
i) % Disabled
ii) % Disabled and Receiving Assistance



Canada (total): 25,091,963
9.8*
0.65

* excludes Northwest Territories and Yukon

MAP 2: DISABLED POPULATION BY PROVINCE AND PERCENTAGE RECEIVING BENEFITS (1984)

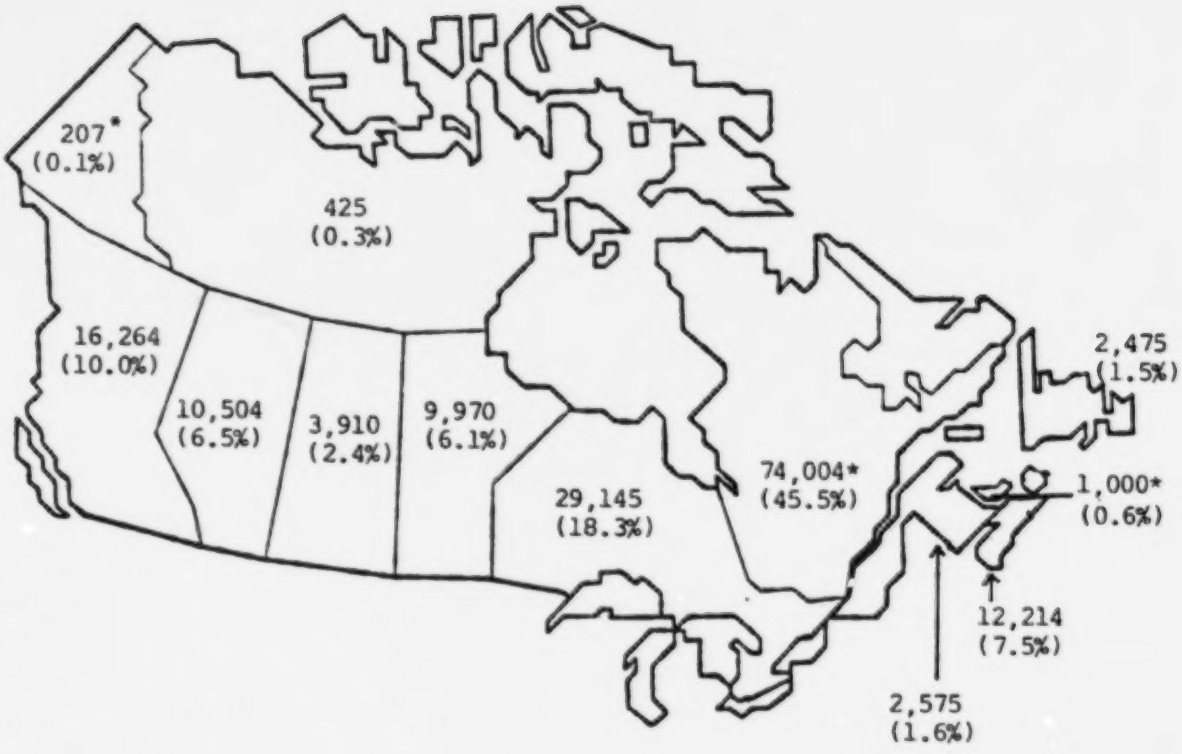


Canada (total): 2,448,000
(6.6%)

(excludes Northwest Territories and Yukon)

* 1983

MAP 3: PROVINCIAL CASELOADS (1984)
(% of Total)



Canada (total): 163,333

*1983

xiv) HIGHLIGHTS

i) Basic Allowance: Highest: Alberta, Nova Scotia, Ontario

Lowest: Prince Edward Island, Northwest Territories, Manitoba

ii) Shelter Subsidy: Highest: Yukon, Nova Scotia, Saskatchewan.

Lowest: Quebec, Ontario, New Brunswick

Actual Cost: Manitoba, Newfoundland, Prince Edward Island, Northwest Territories

iii) Monetary Supplementary Benefits:

Highest: Newfoundland, Prince Edward Island, Yukon

Lowest: New Brunswick, Nova Scotia, Ontario

iv) Caseload: Highest: Quebec, Ontario, British Columbia

Lowest: Yukon, Northwest Territories, Prince Edward Island

v) Proportion Population Disabled:

Highest: Saskatchewan, Nova Scotia, Ontario
Lowest: Alberta, Prince Edward Island, Quebec

vi) Ratio of Disabled Social Assistance Recipients: Total Number of Disabled Adults Highest: Quebec, Nova Scotia, Manitoba/ Prince Edward Island

Lowest: Ontario, Saskatchewan, New Brunswick

vii) Specific Income Maintenance Programme for Disabled Persons:

Alberta, British Columbia, Ontario

viii) Fixed Shelter Subsidy Programmes: New Brunswick, Quebec

ix) Combined Income Maintenance/Employment Services Ministry:

Manitoba, Quebec

x) Two Tier Social Assistance Programme: Manitoba, Newfoundland, Ontario

xv) ONTARIO - SUMMARY

i)	Basic Allowance:	3rd
ii)	Shelter Subsidy	11th
iii)	Monetary Supplementary Benefits:	10th
iv)	Caseload:	2nd
v)	Ratio of Disabled Social Recipients - Total Number of Disabled Adults:	12th

PROVINCIAL PROGRAMME COMPARISON

The most difficult aspect of comparing provincial income security programmes is demonstrating, relatively, which provinces have the "best" programme. Basic Allowances vary, shelter subsidies vary, supplementary benefits vary, non-monetary benefits vary, population and city sizes vary and all impact upon the level of poverty and adequacy in a particular place at a particular time.

The following is an attempt to compare twelve different provincial income security systems. Four hypothetical family situations have been constructed:

: one single disabled adult
: a married couple - both disabled
: a single parent, disabled, with two children aged 8 and 13
: a married couple with two children aged 8 and 13 with one adult totally disabled and living at home.

Basic allowance, shelter subsidy and monetary supplementary benefits have been calculated for each province for each of the four family scenarios.

The average market rent for Hamilton-Wentworth in April 1985 as reported by Canada Mortgage and Housing Corporation's "Apartment Vacancy Survey" was utilized in setting shelter subsidy levels. The following values were used.

Family Size	Apartment Size	Average Market Rent (April, 1985)
1	bachelor	$243
2	one bedroom	306
3	two bedrocm	371
4	two bedroom	371

As well, the following were added to all family incomes where appropriate:

A) Child Tax Credit (1985): $367.00/year/child

Bi) Family Allowance (1985): $ 31.27/month/child

ii) Alberta Family Allowance - 1984 (per child/month)

Child's Age	Amount
0 - 6	$23.10
7 - 11	28.70
12 - 15	38.60
16 - 17	43.30

iii) Quebec Family Allowance - 1984 (per child/month)

	0 - 11	12 - 17
first child	$17.98	$25.11
second child	28.55	35.68
third child	69.49	76.62

The following tables, graphs and maps indicate 1985 allowance levels the four hypothetical families, living in Hamilton-Wentworth, would receive from each province, and compares them to Regional poverty and income adequacy levels.

TABLE 10: SINGLE DISABLED PERSON: TOTAL INCOME

Rank		Basic Monthly Benefit	Shelter Subsidy/1	Other Supplementary Benefits	Monthly Total	Yearly Income	% of Stats Can. Low Income Cut-Off Point	% of H-W Adequate Budget Level
1	Nova Scotia	$539.00	$243.00	$ 0.00	$782.00	$9,384.00	96.5	81.9
2	Alberta	695.00	/2	52.00	747.00	8,964.00	92.2	78.2
3	Newfoundland	304.00	243.00	175.00	722.00	8,664.00	89.1	75.6
4	New Brunswick	405.00	225.00	0.00	630.00	7,560.00	77.8	66.0
5	British Columbia	318.14	230.00	1.67/3	549.81	6,597.68	67.9	57.6
6	Ontario	419.00	99.75	0.00	518.75	6,225.00	64.0	54.3
7	Saskatchewan	208.00	243.00	60.00	511.00	6,132.00	63.1	53.5
8	Yukon	202.00	225.00	70.00	497.00	5,964.00	61.3	52.0
9	Prince Edward Is.	129.00	243.00	90.00	462.00	5,544.00	57.0	48.4
10	Quebec	363.00	85.00	0.00	448.00	5,376.00	55.3	46.9
11	Manitoba	187.40	243.00	12.50	442.90	5,314.80	54.7	46.4
12	Northwest Terr.	161.60	243.00	27.10	431.70	5,180.40	53.3	45.2
Average		327.60	211.16	40.69	561.84	6,742.16	69.4	58.8

/1 monthly rent including utilities = $243.00/month

/2 included in basic monthly benefit

/3 Christmas allowance

TABLE 11: MARRIED COUPLE, BOTH DISABLED: TOTAL INCOME

Rank		Basic Monthly Benefit	Shelter Subsidy/1	Other Supplementary Benefits	Monthly Total	Yearly Income	% of Stats Can. Low Income Cut-Off Point	% of H-W Adequate Budget Level
1	Alberta	1,390.00	/2	104.00	1,494.00	17,928.00	139.9	109.7
2	Newfoundland	418.00	306.00	350.00	1,074.00	12,888.00	100.5	78.8
3	Nova Scotia	716.00	306.00	0.00	1,022.00	12,264.00	95.7	75.0
4	British Columbia	616.32	306.00	4.17/3	926.49	11,117.84	86.8	68.0
5	Ontario	838.00	87.00	0.00	925.00	11,100.00	86.6	67.9
6	New Brunswick	609.00	250.00	0.00	859.00	10,308.00	80.4	63.1
7	Yukon	331.00	306.00	140.00	777.00	9,324.00	72.7	57.0
8	Saskatchewan	356.00	306.00	96.00	758.00	9,046.00	71.0	55.7
9	Quebec	627.00	85.00	0.00	712.00	8,544.00	66.6	52.3
10	Prince Edward Is.	222.00	306.00	180.00	708.00	8,496.00	66.3	52.0
11	Manitoba	330.00	306.00	12.50	648.50	7,782.00	60.7	47.6
12	Northwest Terr.	282.30	306.00	37.50	625.80	7,509.60	58.6	45.9
Average		561.30	260.91	77.01	877.48	10,529.79	82.2	64.4

/1 rent including utilities = $306/month

/2 included in basic monthly benefit

/3 Christmas Allowance

TABLE 12: SINGLE PARENT - DISABLED, WITH TWO CHILDREN (8 and 13): TOTAL INCOME

Rank		Basic Monthly Benefit	Shelter Subsidy/1	Other Supplementary Benefits/2	Monthly Total	Yearly Income	% of Stats Can. Low Income Cut-Off Point	% of H-W Adequate Budget Level
1	Alberta	1,272.00	/3	180.46	1,452.46	17,429.52	101.8	86.7
2	Nova Scotia	759.00	371.00	123.70	1,253.70	15,044.40	87.9	74.8
3	Newfoundland	408.00	371.00	298.70	1,077.70	12,932.40	75.5	64.3
4	British Columbia	545.00	371.00	133.12	1,049.12	12,589.40	73.6	62.6
5	Saskatchewan	472.00	371.00	171.70	1,014.70	12,176.40	71.1	60.6
6	New Brunswick	640.00	250.00	123.70	1,013.70	12,164.40	71.0	60.5
7	Yukon	434.00	371.00	193.70	998.70	11,984.40	70.0	59.6
8	Ontario	717.00	125.00	134.37	976.37	11,716.44	68.4	58.3
9	Prince Edward Is.	352.00	371.00	213.70	936.70	11,240.40	65.6	55.9
10	Manitoba	427.90	371.00	136.20	935.10	11,221.20	65.5	55.8
11	Northwest Terr.	393.10	371.00	150.80	914.90	10,978.80	64.1	54.6
12	Quebec	684.00	85.00	104.25	873.25	10,479.08	61.2	52.1
Average		592.00	311.63	163.65	1,041.32	12,495.80	73.0	62.2

/1 rent including utilities = $371.00/month

/2 includes Family Allowance and Child Tax Credit in all instances

/3 included in basic monthly allowance

TABLE 13: MARRIED COUPLE, WITH TWO CHILDREN (8 and 13) - ONE ADULT DISABLED: TOTAL INCOME

Rank		Basic Monthly Benefit	Shelter Subsidy/1	Other Supplementary Benefits/2	Monthly Total	Yearly Income	% of Stats Can. Low Income Cut-Off Point	% of H-W Adequate Budget Level
1	Alberta	1,300.00	/3	180.47	1,480.47	17,765.64	89.8	68.4
2	Nova Scotia	895.00	371.00	123.70	1,389.70	16,676.40	84.3	64.2
3	Saskatchewan	620.00	371.00	171.70	1,162.70	13,952.40	70.5	53.7
4	Newfoundland	478.00	371.00	298.70	1,147.70	13,772.40	69.6	53.0
5	Yukon	561.00	371.00	193.70	1,125.70	13,508.40	68.3	52.0
6	British Columbia	605.00	371.00	133.12	1,098.12	13,309.40	67.3	51.3
7	Ontario	825.00	120.75	134.37	1,080.12	12,961.44	65.5	49.9
8	Manitoba	556.00	371.00	136.20	1,063.20	12,758.40	64.5	49.1
9	New Brunswick	671.00	250.00	123.70	1,044.70	12,536.40	63.4	48.3
10	Northwest Terr.	494.00	371.00	150.80	1,015.80	12,189.60	61.6	46.9
11	Prince Edward Is.	419.00	371.00	213.70	1,003.70	12,044.40	60.9	46.4
12	Quebec	730.00	85.00	104.25	919.25	11,031.08	55.8	42.5
Average		679.50	311.25	163.70	1,127.60	13,531.16	68.4	52.1

/1 rent including utilities = $371.00/month

/2 includes Family Allowance and Child Tax Credits in all instances

/3 included in basic monthly benefit

TABLE 14: % OF STATISTICS CANADA LOW INCOME CUT-OFF POINT

Rank		Single Disabled Person	Couple - Both Disabled	Single Parent, Disabled, Two Children; 8 & 13	Married Couple, Two Children, 8 & 13, One Adult Disabled	Average
1	Alberta	92.2	139.9	101.8	89.8	105.9
2	Nova Scotia	96.5	95.7	87.9	84.3	91.1
3	Newfoundland	89.1	100.5	75.5	69.6	83.7
4	British Columbia	67.9	86.8	73.6	67.3	73.9
5	New Brunswick	77.8	80.4	71.0	63.4	73.2
6	Ontario	64.0	86.6	68.4	65.5	71.1
7	Saskatchewan	63.1	71.0	71.1	70.5	68.9
8	Yukon	61.3	72.7	70.0	68.3	68.1
9	Prince Edward Island	57.0	66.3	65.6	60.9	62.5
10	Manitoba	54.7	60.7	65.5	64.5	61.4
11	Quebec	55.3	66.6	61.2	55.8	59.7
12	Northwest Territories	53.3	58.6	64.1	61.6	59.4
Average		69.4	82.2	73.0	68.4	73.3
Monetary Average		$6,742.16	$10,529.79	$12,495.80	$13,531.16	

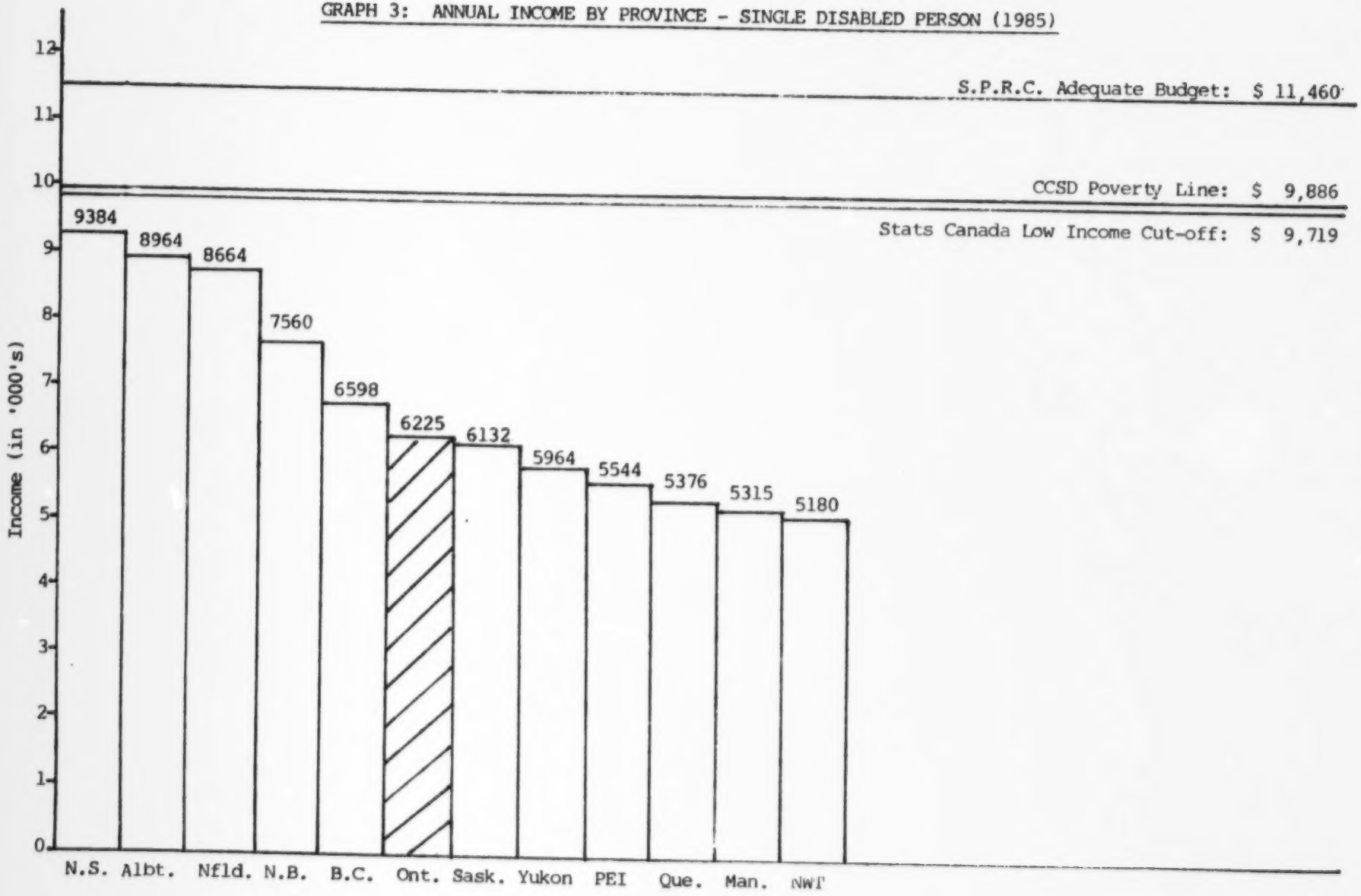
TABLE 15: % OF S.P.R.C. ADEQUATE BUDGET LEVELS FOR FAMILIES IN HAMILTON-WENTWORTH

Rank		Single Disabled Person	Couple - Both Disabled	Single Parent, Disabled, Two Children; 8 & 13	Married Couple, Two Children, 8 & 13, One Adult Disabled	Average
1	Alberta	78.2	109.7	86.7	68.4	85.8
2	Nova Scotia	81.9	75.0	74.8	64.2	74.0
3	Newfoundland	75.6	78.8	64.3	53.0	67.9
4	British Columbia	57.6	68.0	62.6	51.3	59.9
5	New Brunswick	66.0	63.1	60.5	48.3	59.5
6	Ontario	54.3	67.9	58.3	49.9	57.6
7	Saskatchewan	53.5	55.7	60.6	53.7	55.9
8	Yukon	52.0	57.0	59.6	52.0	55.2
9	Prince Edward Island	48.4	52.0	55.9	46.4	50.7
10	Manitoba	46.4	47.6	55.8	49.1	49.7
11	Quebec	46.9	52.3	52.1	42.5	48.5
12	Northwest Territories	45.2	45.9	54.6	46.9	48.2
Average		58.8	64.4	62.2	52.1	59.4
Monetary Average		$6,742.16	$10,529.79	$12,495.80	$13,531.16	

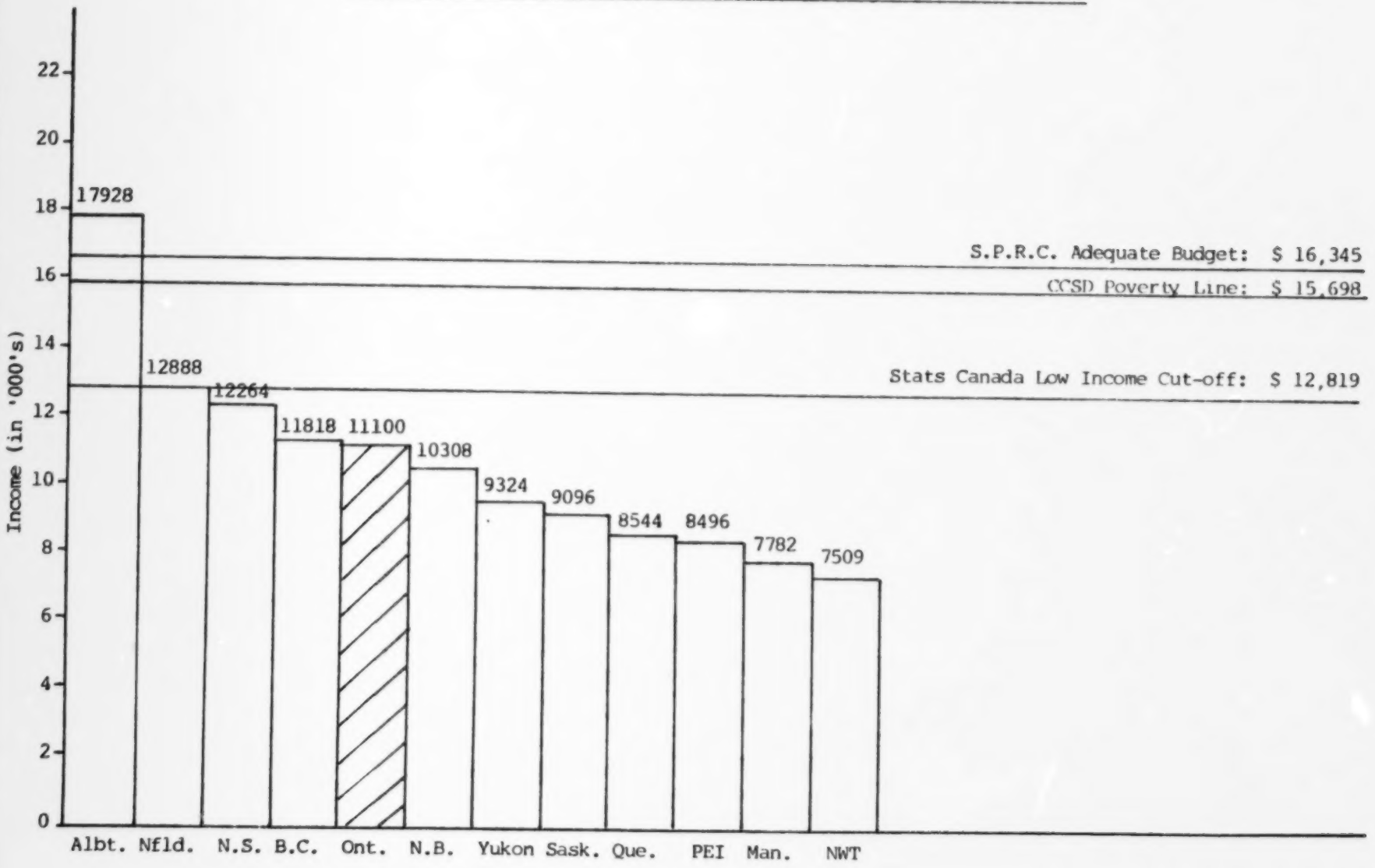
TABLE 16: RANKINGS

Rank		Single Disabled Person	Couple - Both Disabled	Single Parent, Disabled, Two Children; 8 & 13	Married Couple, Two Children, 8 & 13, One Adult Disabled	Average
1	Alberta	2	1	1	1	1.25
2	Nova Scotia	1	3	2	2	2.00
3	Newfoundland	3	2	3	4	3.00
4	British Columbia	5	4	4	6	5.00
5	Saskatchewan	7	8	5	3	5.75
6	New Brunswick	4	6	6	9	6.25
7	Ontario	6	5	8	7	6.50
8	Yukon	8	7	7	5	6.75
9	Prince Edward Island	9	10	9	11	9.75
10	Manitoba	11	11	10	8	10.00
11	Quebec	10	9	12	12	10.75
12	Northwest Territories	12	12	11	10	11.25

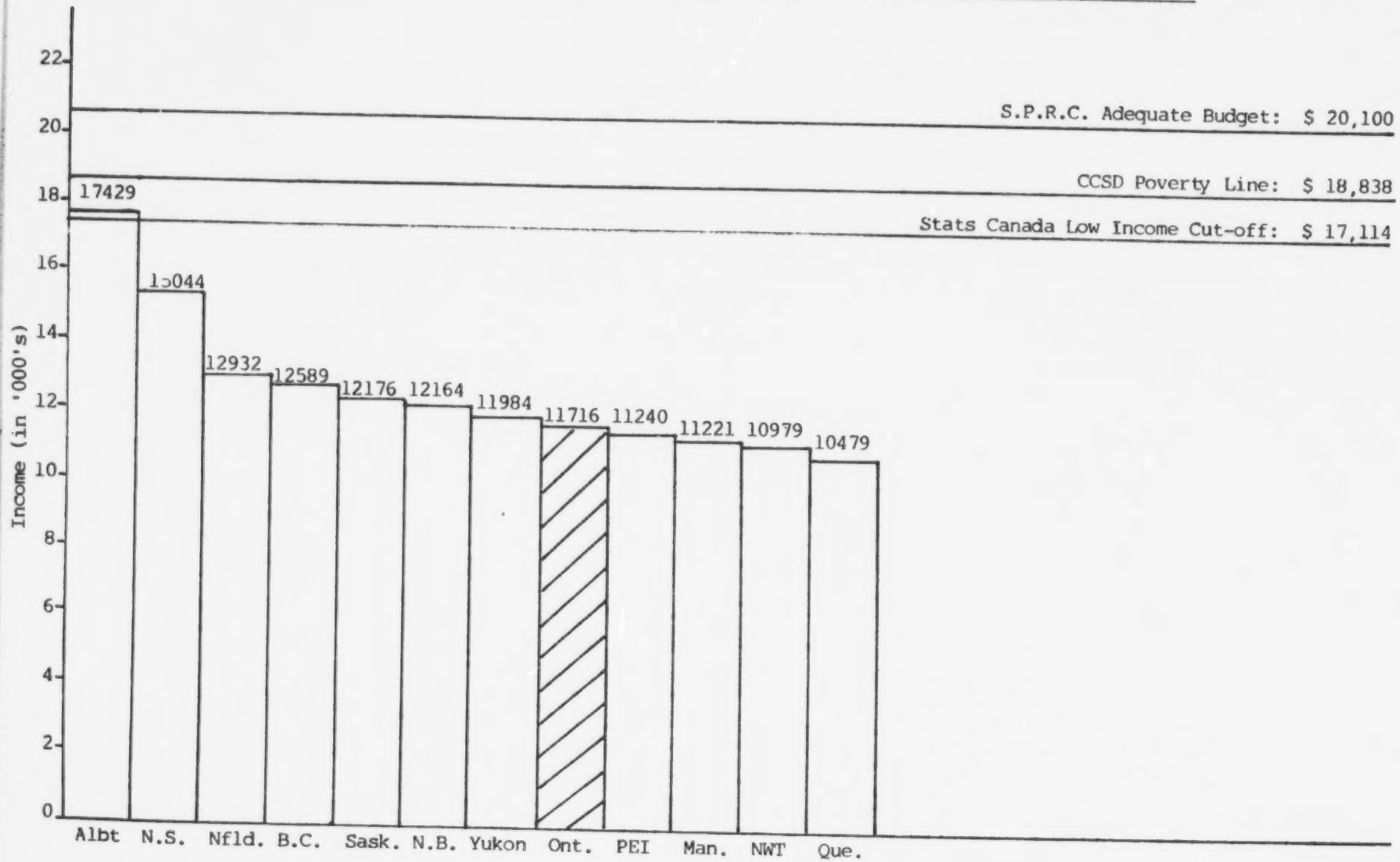
GRAPH 3: ANNUAL INCOME BY PROVINCE - SINGLE DISABLED PERSON (1985)



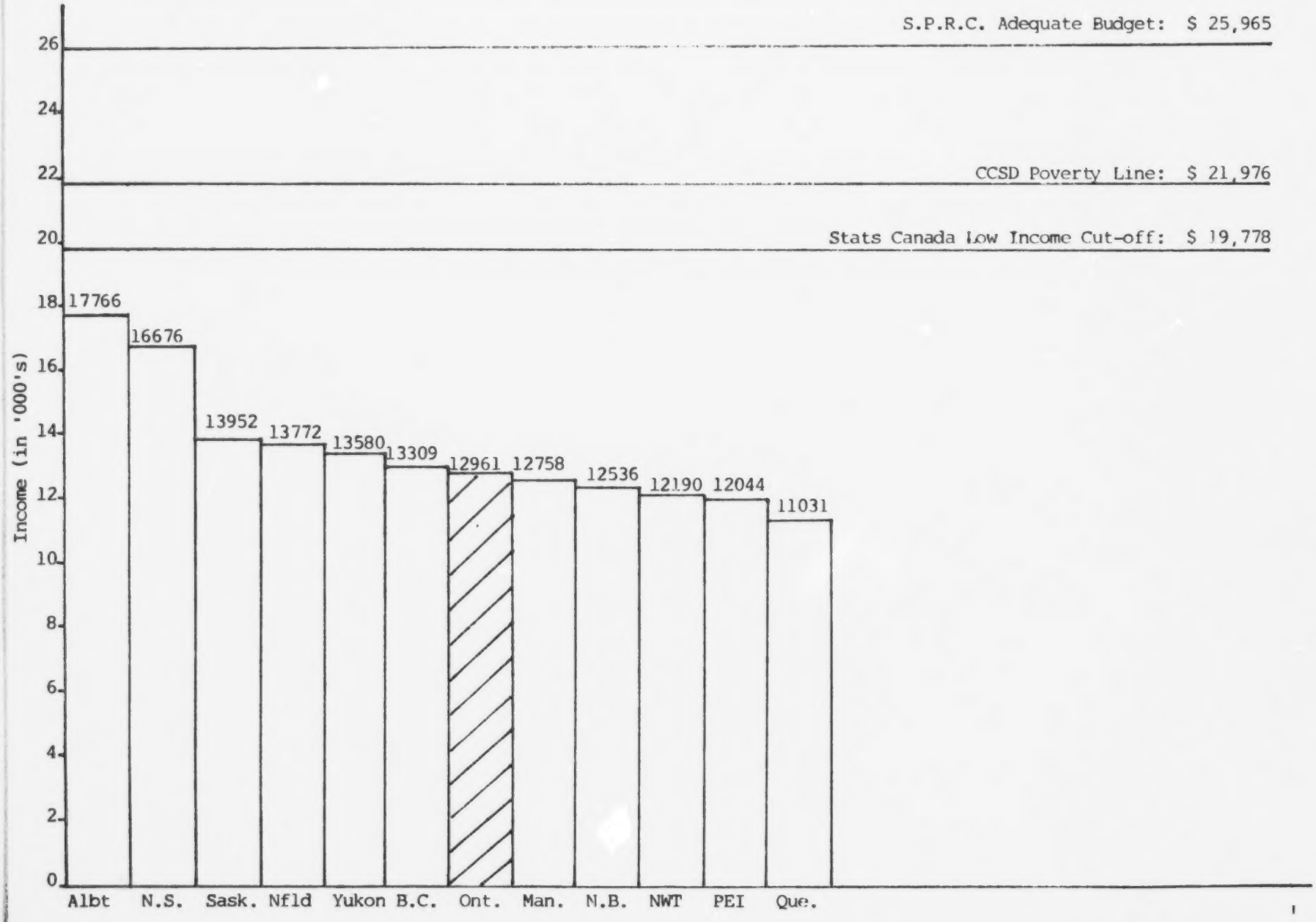
GRAPH 4: ANNUAL INCOME BY PROVINCE - COUPLE, BOTH DISABLED (1985)



GRAPH 5: ANNUAL INCOME BY PROVINCE - SINGLE PARENT DISABLED WITH TWO CHILDREN (1985)



GRAPH 6: ANNUAL INCOME BY PROVINCE - MARRIED COUPLE WITH TWO CHILDREN - ONE ADULT DISABLED (1985)



MAP 4: ANNUAL INCOME BY PROVINCE - SINGLE DISABLED PERSON (1985)

Statistics Canada Low Income Cut-off Point:	$ 9,719
Canadian Council on Social Development Poverty Line:	$ 9,886
Social Planning and Research Council Adequate Budget Level:	$ 11,460

MAP 5: ANNUAL INCOME BY PROVINCE - COUPLE, BOTH DISABLED (1985)

Statistics Canada Low Income Cut-off Point:	$ 12,819
Canadian Council on Social Development Poverty Line:	$ 15,698
Social Planning and Research Council Adequate Budget Level:	$ 16,345

MAP 6: ANNUAL INCOME BY PROVINCE - SINGLE PARENT - DISABLED, WITH TWO CHILDREN (1985)

Statistics Canada Low Income Cut-off Point:	$ 17,114
Canadian Council on Social Development Poverty Line:	$ 18,838
Social Planning and Research Council Adequate Budget Level:	$ 20,100

MAP 7: ANNUAL INCOME BY PROVINCE - MARRIED COUPLE WITH TWO CHILDREN - ONE ADULT DISABLED (1985)

Statistics Canada Low Income Cut-off Point:	$ 19,778
Canadian Council on Social Development Poverty Line:	$ 21,976
Social Planning and Research Council Adequate Budget Level:	$ 25,965

DISCUSSION

Tables 10 - 16, Graphs 3 - 6 and Maps 4 - 7 detail the yearly incomes four theoretical families would have received in 1985 if they had lived in Hamilton-Wentworth and received social assistance from each province or territory.

Alberta provides the highest level of income to disabled persons of any province. It is above the Statistics Canada low income cut-off point for a couple who are both disabled and for a single disabled parent with two children and also above the Adequate Income levels for a couple who are both disabled. Nova Scotia ranked second overall averaging 91.1% of the Statistics Canada line and 74.0% of the Adequate Income level while Newfoundland ranked third (83.7% Statistics Canada level, 67.9% Adequate Income level). The three lowest average allowance levels provided under the scenario were by Northwest Territories (59.4% Statistics Canada level, 48.2% Adequate Income level), Quebec (59.7% Statistics Canada Level, 48.5% Adequate Income level) and Manitoba (61.4% Statistics Canada level, 49.7% Adequate Income level).

Ontario, despite providing the third highest average basic allowance, was in the middle for all four family scenarios. Ontario was fifth for a couple with both members disabled, sixth for a single disabled person, seventh for the family of four and eighth for the single disabled parent with two children.

The average income provided by all twelve income security programmes for all four family situations, is twenty-seven percent below the Statistics Canada Low Income Cut-Off Point (Table 14) and 40 percent below the Adequate Budget levels (Table 15). Other than Alberta (and Newfoundland for a couple who are both disabled), every province and territory provides incomes to their disabled residents unable to work below both the Statistics Canada and Income Adequacy levels.

RECOMMENDATIONS

This report's intent was to document Canada's ten provincial and two territorial income security programmes for disabled persons unable to work. Important and related issues such as rehabilitation, housing and transportation were not considered. Provinces vary in their approaches to those issues much the same as they do in their income security matters.

The report's premise is that the cornerstone to providing all disabled Canadians the opportunity to live full lives and have equal access to all aspects of society is to provide them with an adequate income. This report demonstrates the extent to which many disabled Canadians live in poverty. Only Alberta provides an income above Canada's most conservative poverty indicator, the Statistics Canada Low Income Cut-Off Point and only two others, Nova Scotia and Newfoundland are close.

The lack of uniformity between the provinces and territories is also evident. No two have similar systems for providing monthly allowances. Only three provinces, Alberta, British Columbia and Ontario have separate income security programmes for the disabled. The remainder include the disabled with the general social assistance population. As well, little uniformity exists between provinces' additional monetary and non-monetary benefits. Four provinces provide shelter subsidies at cost, two provide the same amount regardless of family size, one has a system of thresholds, ratios and cut-off points while the remaining five have maximum payable levels, all of which are set at different levels. By providing the provinces jurisdiction over developing and implementing social assistance programmes, twelve distinct systems have evolved with only one province creating a programme that adequately meets the economic needs of its disabled population.

The optimum manner in which this problem and the general problem of poverty in Canada should be dealt with remains a national Guaranteed Annual Income System. The need for such a programme has previously been indicated by several Social Planning and Research Council studies and briefs:

Brief to Senate Committee on Poverty (1970)

Brief Submitted to the Royal Commission on the Economic Union and Development Prospects for Canada (1983)

Response to Child and Elderly Benefits Consultation Paper (1985)

An Overview of the Impact of the Recession on Women in Hamilton-Wentworth (1985)

An Examination of Unattached Women Over 40 Receiving General Welfare Assistance in Hamilton-Wentworth (1986)

Thus, to create the initial component of such a national scheme that would provide some similarity and uniformity between provinces and that would also recognize the special needs of disabled persons, it is recommended that:

1. THE FEDERAL GOVERNMENT IN CONJUNCTION WITH THE PROVINCES ESTABLISH A NATIONAL DISABILITY ALLOWANCE WITH BENEFIT LEVELS BASED UPON INDIVIDUAL REGIONAL ADEQUATE BUDGET GUIDELINES AND TIED TO THE CONSUMER PRICE INDEX. THIS BENEFIT WOULD BE PAYABLE TO ALL DISABLED PERSONS REGARDLESS OF THE NATURE OR CAUSE OF THEIR DISABILITY. INDIVIDUAL PROVINCES AND TERRITORIES WOULD BE GIVEN DISCRETIONARY POWER TO PROVIDE THEIR DISABLED RESIDENTS WITH ALLOWANCES ABOVE THIS MINIMUM NATIONAL STANDARD.

In the time it takes to establish an adequate national scheme, individual provinces could significantly improve upon their current income maintenance systems. Ontario already has a specific programme in place that targets disabled persons - GAINS-D. However, as demonstrated by provincial comparisons and comparisons to poverty and adequacy levels, GAINS-D recipients live in poverty and have become steadily more impoverished since the programme's inception. While non-monetary benefits have increased and shelter subsidies have

significantly increased, the basic allowance level has fallen over ten percent behind the consumer price index since 1980. Thus, to prevent disabled Ontarians from living their entire lives in constant poverty, it is recommended that:

2. IN THE FORTHCOMING REVIEW OF ONTARIO'S SOCIAL ASSISTANCE PROGRAMMES, THE PROVINCIAL GOVERNMENT INCREASE GAINS-D ALLOWANCES WITH BENEFIT LEVELS BASED UPON URBAN/RURAL ADEQUATE BUDGET GUIDELINES. ALL DISABLED ONTARIANS REGARDLESS OF THE NATURE OR CAUSE OF THEIR DISABILITY SHOULD BE ELIGIBLE FOR GAINS-D.

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